"All the News That's Fit to Print."

The New York Times.

THE WEATHER
Fair today and tomorrow; westerly winds.
Temperature yesterday—Max. 59, min. 36.
For weather report see next to last page.

VOL. LXXIV....No. 24,380. NEW YORK, FRIDAY, OCTOBER 24, 1924. TWO CENTS in Greater New York | THREE CENTS Within 300 Miles | FOUR CENTS Elsewhere

COOLIDGE STATES VIEWS ON ISSUES IN LAST BIG SPEECH

He Advocates Continuance of the Tariff, More Tax Cuts and Rigid Economies.

OPPOSES LEAGUE ENTRANCE

Calls a Referendum Useless and Illegal—Favors World Parleys and Outlawing of War.

AGAINST PUBLIC OWNERSHIP

President Says Overruling of Courts Would End Liberty—Speech to Business Men Broadcast.

Special to The New York Times.

WASHINGTON, Oct. 23.—President Coolidge addressed the entire country tonight in a speech sent by radio from coast to coast, in which he gave his political creed and defined his position on foreign affairs and the chief domestic policies of his Administration, taxation, protective tariff and relief for farmers.

The speech, delivered before members of the United States Chamber of Commerce on the occasion of the dedication of a new home for this organization, promised further reduction in taxation, advocated reduction in surtaxes—which was part of the original Mellon plan—and strongly condemned features of the program of the Third Party, including Government ownership of railroads and annulment of Supreme Court decisions by Congress.

The speech, which is probably the last extended utterance of the President before the election, was broadcast from twenty-three radio stations.

The President began speaking at 9:30, Washington time, and the radio system of the country was silent during the forty-five minutes while the President was making his appeal.

Chief Points of the Speech.

The chief points of the President's address were:

Insistence that the Administration has a well-defined foreign policy.

That the nation abstained from joining the League of Nations to avoid political entanglements and committing the country to the obligations of others, in which this Government is regarded as having no direct interest.

That the Administration has effected a reduction in armament, brought the Dawes plan to a successful conclusion and encouraged private citizens to subscribe to the German loan, which acts were cited as effective methods for restoration of Europe.

Advocacy of membership in the Permanent Court of International Justice, under desired conditions or limitations.

A policy of international conferences to consider definitely stated international problems, to provide for the limitation of armaments and to propose plans for the codification of international law.

Opposition to the discussion in any international body or conference of questions which concern our own purely domestic affairs, as was recently proposed in a protocol of the League of Nations.

Approval of the attempt to devise constitutional covenants which will look to the outlawing of aggressive war.

Opposition to the cancellation of the foreign debts, and determination to continue to seek their further liquidation.

Disapproval of the plan for a referendum on the United States entering the League of Nations as "costly, futile and unconstitutional."

Insistence upon rigid economies as the only hope of making the United States the leader in the financial world. "That leadership is easily within American grasp," the President said; "but to secure it requires prompt action and constant vigilance."

Opposition to Government ownership of railroads and a declaration that the heavy tax upon railroads, corporations and all great incomes is in the end paid by the people in the high price of food and necessities.

For Further Tax Cuts.

In promising further reduction in taxes, the President said:

"The estimated income and expenses of the Government for the coming fiscal year indicate that we can have a further reduction in taxes. But we can only secure this result by continuing our policy of drastic economy."

The President favored a continuance of the present protective tariff law, which he declares is the lowest that the Republican Party has enacted since 1890.

"American industry cannot exist, American wages cannot be paid, American standard of living cannot be maintained without a protective tariff," he said.

The President asserted that agriculture must be placed on a permanently profitable basis where it can enjoy economic equality with other industry.

A conference to consider the agricultural situation had not been called, the President said, because he desired to keep it out of partisan politics and make it an economic investigation, but he intends to call such a conference later.

"The farmers have suffered enough from those who have attempted to barter their votes for unsound remedies," the President declared. "I want their business put on a sound basis by thorough and scientific study, where it can exist on equality with other business."

The President declared the proposal advanced by the Third Party to nullify Supreme Court decisions in Congress to be revolutionary.

"If this system should be adopted and put into effect," he said, "the historian would close a chapter with the comment

Continued on Page Four.

The Greenbrier, White Sulphur Springs. Three wonderful golf courses; 200 miles of riding trails. America's beautiful resort.—Advt.

Move to Get Admission Tax For a La Follette Meeting

PEORIA, Ill., Oct. 23.—That a Government admission tax should be extracted from the receipts of a La Follette meeting here last night is the opinion of Deputy Collector C. A. McDermott, in charge of the local internal revenue offices. He communicated with Chicago district headquarters for instructions and was advised, he said, that the question of taxing such a meeting would be decided by the department's officials at Washington.

Mr. La Follette's supporters here contended that the admission fees were given as contributions and hence were not taxable. They also declared that while admission fees had been charged at La Follette meetings in other cities, the Peoria revenue officer was the first to broach the question of a tax.

HUGHES DEFENDS HIS FOREIGN POLICY

Declares He Followed Democratic Precedent in Dealing With League as Non-Member.

INSISTS HE COOPERATED

Replies to Article of R. B. Fosdick in Times Answering Allegations of Neglect.

Special to The New York Times.

BALTIMORE, Md., Oct. 23.—In a defense of the Administration's foreign policy, particularly in regard to its dealings with the League of Nations, Secretary Hughes, addressing a Republican rally here tonight, declared he had followed Democratic precedent in his relations with Geneva and insisted that every effort had been made for international cooperation.

Replying to the criticisms of John W. Davis and Senator La Follette, he specifically denied the making of "secret commitments" and the charge of "imperialism" and said that those who tried to belittle the arms conference only belittled themselves. He said the action of the Democratic in advocating a referendum on the League removed the issue from the campaign.

Turning to the political situation, Mr. Hughes asserted that neither the Democrats nor the Third Party now expected to win the election and repeated his charge of a combination to throw the election into Congress. He declared the Democratic Party had gone to pieces in both the East and the West and that the La Follette forces were receding from their position on Government ownership.

In the event of the election being thrown into Congress, Mr. Hughes declared there was a plan afoot to attempt to put John W. Davis into the Presidency by threatening the alternative of Bryan. He predicted that economic disaster would ensue in an interregnum period, and said the people, to prevent this, would vote for President Coolidge.

Replies to Fosdick Article.

Declaring "it is apparent that as this Government is not a member of the League we cannot act as though we were," and "this does not satisfy the zealous advocates of the League," Mr. Tughes said, referring presumably to the article of Raymond B. Fosdick in THE NEW YORK TIMES of last Sunday:

"The other day one of those advocates, to whom was allotted a whole page in a leading newspaper, delivered a broadside against me, finding fault in every possible way for an alleged failure of cooperation."

Taking up the article, which he said had seized upon matters "frequently explained" and "with its omissions and half truths and disregard of qualifying circumstances reveals a regrettable personal bitterness," Mr. Hughes replied to certain of its charges.

As to the Barcelona Conference on Transit and Communications in 1921, he cited the action of the previous Administration, quoting a letter from acting Secretary of State Norman H. Davis to John W. Davis, then Ambassador at London, stating that "as the United States is not a member of the League of Nations, this Government does not deem it practicable to appoint a representative to attend the conference."

Tried to Answer League Letters.

Regarding alleged failure to answer communications from the League, Mr. Hughes said:

"I am advised that during the fourteen months prior to the coming in of the Republican Administration there were thirty-three communications received directly from the League, only fifteen of which were acknowledged or received appropriate action by the Democratic Administration.

"When, later, I ascertained the situation, I endeavored to answer these communications together with those received after the Republican Administration came in."

He rested the case of his attitude toward the World Court upon his own recommendations to President Harding and the expressions of President Coolidge and the Republican platform.

Referring to the assertion that this Government had refused to attend the recent disarmament conference at Geneva, Mr. Hughes said the occasion was "simply the regular annual meeting of the Assembly of the League of Nations," which "this Government was not invited to attend."

After the new draft convention on arms had been prepared, he said, it was taken up at Geneva as a basis for consideration by an international conference to be called.

"Inasmuch as we had disclosed our position on all points," he said, "it was not at all necessary that we should attend the further meeting, but quite sufficient that we should say, as we did say, that we were disposed to favor joining in an international conference, instead of criticising put action, the leading officers of the League expressed

Continued on Page Six.

FLORIDA. 12:45 NIGHT—Daily Train—The Sleepers—Dining Cars. Seaboard. 143 W. 42nd. Tel. Bryant 9113.—Advt.

REPUBLICANS RAISE $487,027 IN 5 DAYS; TOTAL IS $2,187,027

Borah Committee Will Call 28 Prominent Men to Be Questioned on Source of Funds.

NEW YORK GAVE $850,000

Hilles Testifies That From Fifty to Sixty Committees Are Soliciting Contributions Here.

THINKS $1,000,000 ENOUGH

Senator Walsh Reports Rumors of $100,000 Sent to Montana to Beat Him.

Special to The New York Times.

WASHINGTON, Oct. 23.—Testimony and reports to the Senate committee investigating campaign funds revealed today that on Oct. 15 the Republican campaign fund had reached $2,187,027, or only about $800,000 short of the goal of $3,000,000 fixed by Chairman Butler. In the five days preceding Oct. 15, $487,027 was collected, of which $308,812 came from New York and the rest from Chicago.

Coincident with this announcement by Chairman Borah that the committee would call as witnesses twenty-eight prominent Republicans, including R. B. Mellon and W. L. Mellon of Pittsburgh, brother and nephew, respectively, of the Secretary of the Treasury; Louis K. Liggett, Claudius H. Huston of the Republican National Committee, Chairman Butler and William V. Hodges, the committee Treasurer; George Murnane of the New York Trust Company, George S. Ward, bread manufacturer; W. E. Harkness of the American Telephone and Telegraph Company, John T. King, former Republican National Committeeman from Connecticut, and E. H. Whittier of the Bank of Italy of California.

These witnesses, who will be summoned at the request of Frank P. Walsh and Samuel Untermyer, counsel for Senator La Follette, have appearances set as far ahead as next Tuesday. While he is trying to confine it to the scope intended under the resolution which authorized the hearing, Senator Borah believes the inquiry will last until the eve of the election.

The committee received a telegram today from Senator Walsh of Montana saying it was rumored that $100,000 was being sent to that State to be used against him in his campaign for reelection. Senator Borah declared that the committee would go to any extent to investigate the rumor. The telegram reads:

"Rumored that $150,000 coming to Montana to be used against me, not passing, however, through either national committeeman or chairman of Republican State Committee. Kindly question carefully concerning remittances to this State."

$850,000 Collected in New York.

Charles D. Hilles, New York's representative on the Republican National Committee, told the committee that $850,000 had been collected in New York State. With the $365,000 collected in Pennsylvania by the Grundy committee and a $20,000 contribution from the Union League Club of Philadelphia, the Republicans have already raised $1,235,000 in New York and Pennsylvania alone.

Reports to the committee today showed that John D. Rockefeller Jr. gave $10,000; William Nelson Cromwell $10,000, and also $2,500; Renée du Pont $10,000, Ogden Mills $10,000, Frank A. Munsey $10,000, Frank W. Stearns $10,000 and Marshall Field $5,000.

Mr. Hilles testified that New York's quota had been tentatively set at $1,000,000 by Chairman Butler. During the appearance of Mr. Hilles on the stand Mr. Walsh and Mr. Untermyer questioned him sharply in an effort to prove that the Republican money was coming from big business. They also tried to make him say that the party with the heaviest money bags had the greatest advantage in political campaigns, but he would not assent to this entirely.

The only other witness of the afternoon, Fred M. Shepherd, Executive Secretary of the American Bankers' Association, was examined relative to a recent statement by Mr. Walsh that the

Continued on Page Three.

Ohio Car Hits a School Bus, Killing 3 and Injuring 17

LORAIN, Ohio, Oct. 23.—Three boys, each aged 7 years, were instantly killed, and seventeen other children were seriously injured late today, when an interurban car struck a school bus about eight miles east of here.

Approximately thirty-five first and second grade pupils were in the bus when it overturned into a six-foot ditch.

The dead and injured were brought to hospitals here in passing automobiles and Lorain ambulances.

REVOLT IN PEKING; PRESIDENT FLEES

Tsao Kun's Reported Action Followed Seizure of City by Feng, Christian General.

LATTER CALLS CONFERENCE

End of the Civil War in China May Result From the Overturn.

PEKING, Oct. 23 (Associated Press)—A brigade directed by Feng Yu-hsiang, "the Christian General," Eleventh Division commander, quietly and unexpectedly entered and occupied Peking last night, and this morning completely controls the capital.

All communications are cut, the city gates are shut and proclamations are posted saying:

"Feng Yu-hsiang does not want to make war, which is ruining the country and causing the loss of many lives. Feng has called a conference between the Government and the other side with a view of stopping the war. He is bringing his troops back to Peking for garrison duty and asks the people that order be preserved. Foreigners will be protected."

TOKIO, Oct. 24 (Associated Press)—Tsao Kun, President of China, has fled from Peking, according to a dispatch to the Kokusai News Agency from Tientsin. His destination is not known.

HONG KONG, Oct. 24 (Associated Press).—A naval wireless dispatch says Feng Yu-Hiang, who returned from the front Wednesday night, has placed his troops around the Presidential Palace in Peking.

TIENTSIN, Oct. 23 (Associated Press)—General Feng and his army were supposed to have been at Jehol (Chengtehfu), about 100 miles northeast of Peking, where they were supposed to stop an expected advance from Mukden of the armies of Chang Tso-lin, who is making war on the Peking Government. Apparently Feng never progressed beyond the Great Wall.

Whether General Feng is acting independently in the present revolt or with the collusion of the Mukden Government has not yet been learned. Rumors that he was not in sympathy with the Central Government party have been current ever since the outbreak of hostilities with Manchuria.

Tientsin Fears Looting.

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TIENTSIN, Oct. 23.—General Feng's action in Peking has put General Wu Pei-fu in a desperate position and only an overwhelming victory at Shanhaikwan can save him. The general belief here is that the war will be over soon and that a peace conference will assemble in Peking in an effort to reunite China. Tientsin is somewhat apprehensive that General Wu's soldiers may return via this city if they are defeated at Shanhaikwan and that there may be some disorder in consequence.

The consulates here are in constant communication with the north by radio. General Wu's opponents believe that he may leave Chinwangtao on a warship. Foreigners here are relieved at the prospect of a speedy end to the war.

SHANGHAI, Oct. 23 (Associated Press).—Peking was suddenly completely cut off from telegraphic communication with all outside points this morning.

An American naval wireless message from Peking, confirming the fact that the capital is cut off from communications with outside points, says that the city is peaceful and that there is no cause for alarm.

At 8 o'clock tonight a Japanese news agency received a message from Tientsin reporting that General Feng's action in withdrawing his troops from the Manchurian-Chihilian border was due to his desire to adopt the same attitude as that shown by General Sun Yo, commander

Continued on Page Fourteen.

Ontario Keeps Dry Law in Close Plebiscite; Rural Votes Overcome Cities' Wet Majority

TORONTO, Friday, Oct. 24.—The citadel of prohibition in Canada, old Ontario, is standing firm this morning, despite a strong assault yesterday from the liquor forces, who fought under the banner of Government control in the provincial plebiscite.

At 11:30 o'clock last night the "drys" had overcome an adverse majority, which at one time was as high as 70,000, and had piled up a majority of their own of 3,053. The vote at that time from 5,400 sub-election districts out of 7,332 was 444,408 for the Ontario Temperance act and 441,355 for Government control. At midnight the dry majority had increased to 7,743.

With the Province going dry as a whole and the cities voting wet, the Ferguson Government will have a big problem on its hands.

Toronto has given a majority of 50,000 for Government control and other cities have done much the same proportionately. All the French Canadian centres voted vigorously for it. Ottawa, the capital of the Dominion, gave a majority of about 10,000 for control and Hamilton about 12,000. London, which was very dry last time, made a big move toward the wet column. Northern Ontario and the mining districts generally also went for Government control.

The border cities like Windsor, which are affected by bootlegging operations, went strongly for control. At these points the prospect of big business from American tourists was a telling argument.

At the last vote in Ontario the Ontario Temperance act was confirmed by a large majority.

The churches were a big factor in the fight today. Outside of the cities the Moderation League for Government control had practically no organisation, although in most of the big centres they had the support of the best business men.

It will be hard for the prohibition officers to enforce any dry law in the big cities with such a strong public opinion opposed to it. There is talk tonight of some form of local option for the cities, but the Government policy announced some time ago made no provision for any such move.

Premier Ferguson in a pronouncement made prior to the voting said that if the province voted to sustain the Ontario Temperance act the law would be vigorously enforced. On the other hand if the people voted for Government control he would have the Government introduce a policy of its own, which, he said, would be real control "and not like the law in force in some of the other provinces of Canada."

HASSARD SHORT'S RITZ REVUE, Rivo. Thos. 45th, W. of B'way. Bals. Eves. $1, $2, $3. Mats. $1, $1.50. $2. Mats. Tomw.—Advt.

BELL-ANS AFTER MEALS relieves all Discomforts as directed.—Advt.

INCOME TAX RETURNS MADE PUBLIC; J. D. ROCKEFELLER JR. PAID $7,435,169; FORD FAMILY AND COMPANY PAY $19,000,000

DISPUTE ABOUT THE LAW

Right of Publication Is Questioned After Inspection Is Allowed.

THE REVENUE ACT CITED

One Clause Authorizes Publicity, Another Apparently Forbids It and Names Penalty.

RULING BY THE TREASURY

Directs That Lists Showing Amounts Paid Be Made Available for Examinations.

Special to The New York Times.

WASHINGTON, D. C., Oct. 23.—Announcement was made at the Treasury Department today that lists of Federal taxpayers showing the amounts of income tax paid by each have been made available for "public inspection" in the offices of collectors of internal revenue.

Newspapers throughout the country immediately took steps to obtain access to official records in various collectors' districts as a result of this official announcement of the "opening" of the income tax lists, but struck snags when some collectors refused to permit reporters to copy names and amounts from the official lists in the different districts.

Later this evening the situation was further confused by a subsequent announcement from the Treasury Department warning that while the lists were being opened, by direction of law, to public inspection, the same law which authorized such inspection contains a provision making it a misdemeanor, punishable by fine of not exceeding $1,000 or by imprisonment of not over one year, for any person to print or publish any part of any income return.

[On advice of counsel to the effect that the section of the law cited in Washington forbids the publication only of other elements of the income tax return than the amount of tax paid, which the law explicitly provides shall be exposed to public inspection, THE TIMES prints this morning the information supplied to it by the collectors in New York.]

The original announcement issued at the Treasury Department today stated that the income taxpayers lists were being made available by direction of David H. Blair, Commissioner of Internal Revenue, with the approval of Secretary Mellon, but contained no warning whatever against printing or publishing the information thus "opened" to public inspection.

Treasury's Warning.

It was not until after it became known that newspapers contemplated publishing such lists, indeed, after some papers had already published lists, that the Treasury Department issued its warning, which read as follows:

"In connection with the opening in the Collector's office of each district of the list showing the amount of income tax paid by each person, in accordance with the provisions of Section 257 (b) of the Revenue act of 1924, the Treasury desires to call the attention of all persons to the provisions of Section 3167 of the Revised Statutes, which provides in part:

"* * * and it shall be unlawful for any person to print or publish in any manner whatever not provided by law any income return, or any part thereof or source of income, profits, losses, or expenditures appearing in any income return; and any offense against the foregoing provision shall be a misdemeanor and be punished by a fine not exceeding $1,000 or by imprisonment not exceeding one year, or both, at the discretion of the Court."

Section 3167 of the Revenue act of 1924, which Assistant Commissioner Nash construes as making it unlawful to print or publish any part of an income tax return, reads as follows:

"Section 3167. It shall be unlawful for any collector, deputy collector, agent, clerk or other officer or employe of the United States to divulge or to make known in any manner whatever not provided by law to any person the operations, style of work or apparatus of any manufacturer or producer visited by him in the discharge of his official duties, or the amount or source of income, profits, losses, expenditures, or any particular thereof, set forth or disclosed in any income return, or to permit any income return or copy thereof or any book containing any abstract or particulars thereof to be seen or examined by any person except as provided by law; and it shall be unlawful for any person to print or publish in any manner whatever not provided by law any income return, or any part thereof or source of income, profits, losses or expenditures appearing in any income return; and any offense against the foregoing provision shall be a misdemeanor and be punished by a fine not exceeding $1,000 or by imprisonment not exceeding one year, or both, at the discretion of the court; and if the offender be an officer or employe of the United States he shall be dismissed from office or discharged from employment."

After the issuance of the supplementary "warning," officials of the Internal Revenue Bureau in reply to inquiries from newspaper men, said that Section

Continued on Page Two.

FIUGGI ITALIAN MINERAL WATER. Agency 530 W. B'way. Phone Spring 3513.—Advt.

Income Tax Returns As Made Public Here Show Many Big Payments, One Above Million

Some of the income-tax returns made public in the two internal revenue districts of Manhattan yesterday were as follows:

THE SECOND DISTRICT.

	Total Tax.
John D. Rockefeller Jr.	$7,435,169.41
John D. Rockefeller Sr.	124,266.47
George F. Baker	680,371.52
George F. Baker Jr.	678,684.16
W. R. Hearst	40,537.42
Eugene Meyer Jr.	152,466.00
Stewart Duncan	112,656.62
Frederick A. Clark	472,405.58
George Doubleday	152,332.97
John T. Underwood	258,617.65
Alfred Jaretzki	141,909.31
George Blumenthal	327,827.83
Charles C. Stillman	258,941.54
Henry H. Rogers	373 297.22
George L. Shearer	108,259.67
Elisha P. Cronkhite	131,644.30
Ed S. Clark	130,323.23
Stephen C. Clark	142,579.81
Chas. M. Schwab	20,494.35
T. W. Lamont	847,826.44
M. M. Belding	243,781.54
W. H. La Boyteaux	94,570.13
J. P. Morgan	98,643.67
E. H. Gary	473,364.20
Frank G. Hedley	16,428.11
Isabelle S. Rockefeller	16,747.06
Isabelle S. Rockefeller	3,387.10
Elsie S. Rockefeller	3,387.45
Elsie S. Rockefeller	26,924.47
Charles S. Keene	4,516.41
Francis H. Sisson	1,496.11
William A. Chandler	9,212.73
Harold I. Pratt	104,401.07
Theodore Pratt	13,930.51
Elliott D. Pratt	2,685.18
Henry Steele Jr.	8,720.00
Frederick P. Delafield	29,364.48
Maude H. Fyne	77,496.00
Otto Sussman	34,794.00
Frederic R. Coudert	24,957.61
Gerard Swope	41,520.96
Frances J. Mali	45,294.32
Otto T. Bannard	31,357.82
Hamilton Fish Jr.	652.89
Herbert Pulitzer	198,371.95
Raymond B. Fosdick	6,541.02
Seward Prosser	67,318.43
E. F. Hutton	41,673.93
Maybelle L. Corey	661.63
Morgan J. O'Brien	31,725.25
Florence G. Pratt	64,775.58
John T. Pratt	182,574.95
Harriett S. Pratt	64,885.46
R. Fulton Cutting	13,582.59
Eddie Cantor	6,515.16
George W. Childs	6,886.02
Patrick Cardinal Hayes	346.12
Cleveland H. Dodge	37,461.08
Preston Davie	42,808.06
Richard H. Swartwout	55 103.11
Montague Glass	10,111.56
Irving T. Bush	32,768.12
Countess of Donoughmore	71,386.41
E. T. Stotesbury	9,417.52
Arthur H. Huntington	114,661.60
Augusta Bliss Reese	83,083.07
Moses Taylor	143,450.27

	Total Tax.
John H. Bennett	42,190.35
D. R. Weiskopf	85,924.52
Charles L. Pack	111,177.00
Francis D. Bartow	20,913.78
John F. Bowie	22,518.83
Jackson E. Reynolds	47,800.34
Allen G. Hoyt	17,818.80
William L. Ransom	28,726.17
Francis O. Begner	190,985.39
Lewisohn Grant	132,419.61
Ralph Pulitzer	83,619.76
Caroline S. Cheate	15,984.74
Arthur H. Lamborn	98,367.93
Moses J. Stroock	48,160.34
William Sturesburg	70,164.70
William M. Chadbourne	4,454.85
Bernard F. Gimbel	12,508.41
Murry Guggenheim	346,949.42
S. R. Guggenheim	300,259.00
William M. Parke	33,534.35
Chas. P. Howland	22,472.67
Ehrich Lagemann	25,244.24
Walter Lagemann	25,265.79
F. Morse Smith	29,324.25
Leo Oppenheimer	20,264.42
Feodor Chaliapin	32,302.35
Edward E. B. Adams	107,976.86
Franklyn Hutton	60,006.56
George A. Ellis Jr.	268,962.73
Lillian Gish	153.70
W. Averell Harriman	9,792.28
Adolph Zukor	22,866.42
John W. Davis	84,425.20
Irwin Untermyer	7,734.55
Duchess of Manchester	387.06
Charles E. Hughes	3,698.51
Eugene V. R. Thayer	8,701.84
Elihu Root Jr.	25,834.50
Edgar S. Appleby	67,274.67
Frederic B. Pratt	136,854.02
James Speyer	64,382.43
Joseph P. Day	64,368.27
John Jacob Astor Estate	33,551.75
Samuel Sachs	70,389.75
Ida A. Flagler (property of)	127,489.89
H. E. H. Anastasia, Princess Christopher of Greece, deceased	79,032.58
Nettie F. McCormack (trustee)	79,265.80
W. Emlen Roosevelt	43,000.53
Fairman R. Dick	27,993.04
Richard Derby	4,258.11
Josiah H. Dewitt	31,117.96
Frank A. Vanderlip	56,704.09
Alvin Untermyer	15,536.66
S. C. Schwedtman	19,636.96
George W. Goethals	48,053.81
Richard Delafield	13,908.74
Louis J. Horowitz	12,813.74
Francis Smyth	17,222.89
J. Louis Schaefer	46,135.87
Maurice Boudler	22,696.50
Gladys H. Vance Benshin	21,667.36
Joseph M. Proskauer	49,957.36
W. R. Grace	121,148.04

THE THIRD DISTRICT.

	Total Tax.
Vincent Astor, 23 West 26th St.	$285,801.44
Gertrude V. Whitney, 247 Park Av.	217,638.02
Harry P. Whitney, 247 Park Av.	34,731.91
Cornelius Vanderbilt Jr., 512 5th Av.	3,100.99
J. W. Donahue, 6 East 80th St.	13,122.05
A. G. Vanderbilt Jr., 466 Lexington Av.	6,729.08
Alice G. Vanderbilt, 1 West 57th St.	84,210.70
R. G. Vanderbilt, Grand Central Terminal Building	54,068.82
D. Belasco, 115 West 44th St.	13,856.66
G. Ehret Sr., 217 East 92d St.	103,835.21
B. M. Baruch, 598 Madison Av.	45,729.30
B. Edmund David, Inc. & Sub. Co., 354 4th Av.	45,086.41
Concordia Silk Mills, 105 Madison Av.	40,073.98
The Manhattan Shirt Co., 385 Madison Av.	250,209.26
Samuel Einstein & Co., Inc., 114 East 23d St.	32,084.78
Mecolian Opera Co., 39th St. and 7th Av.	30,871.09
Estate of Alfred G. Vanderbilt, 466 Lexington Av.	304.00
P. Lorillard Co., Inc., 119 West 40th St.	17,436.14
Third Avenue Railway Co., 2,396 3d Av.	4,015.50
Third Avenue Railway Co., 2,396 3d Av.	10,024.68
Third Avenue Railway Co., 2,396 3d Av.	19,239.35
David Warfield, 135 Central Park West	9,842.28
John F. Degener, 114 East 23d St.	23,101.75
John F. Degener, 114 East 23d St.	63,687.01
G. De Hasperg, 114 East 23d St.	26,192.79
Nicholas M. Butler, 60 Morningside Drive	6,522.59
Morris Shinsal, 351 Riverside Drive	70,106.81
Giovanni Martinelli, Metropolitan Opera House	355.42
Loew's, Inc., and Affiliated Co., 1,540 Broadway	388,800.80
Duveen Bros., 720 5th Av.	63,141.54
American Cyanamid Co., 511 5th Av.	54,330.67
Hugo Stinnes Jr., Hotel Ambassador	114.36
Dr. Carlos F. MacDonald, 15 East 48th St.	38,743.77
Robert E. Tod, 522 5th Av.	15,548.47
Matilda H. Lloyd, 157 East 71st St.	40,288.66
Otto Tinme, 26 Mount Morris Park West	53,090.83
Joel S. Coffin, 17 East 42d St.	218,294.71
Emily V. Hammond, 9 East 91st St.	70,533.26
Condé Nast, 470 Park Av.	31,588.44
W. C. Breed, 540 Park Av.	35,122.70
Harry C. Horton, 11 East 68th St.	56,588.62
Edmond E. Wise, 550 Park Av.	38,443.71
Benjamin G. Peaktus, 26 West 72d St.	53,637.25
Florence V. Burden, 820 5th Av.	221,316.68
Franklin Simon, 575 Park Av.	52,973.94
W. Crawford, 385 Madison Av.	52,156.93
A. A. Stralem, 56 72d St.	157,758.47
Frederick Brooks, 400 Park Av.	24,494.40
Carl F. Holmes, 38 Central Park West	27,230.35
Laura Fleischmann, 417 Park Av.	54,550.96
Wm. L. Demuth, 230 5th Av.	10,195.96
Morris Hilliquit, 214 Riverside Drive	2,688.94
Lester H. Well, 229 W. 78th St.	23,911.19
Nathan Straus Jr., 13 W. 76th St.	18,216.94
Solen E. Summerfield, 389 5th Av.	31,474.12
Mark Eisner, 17 E. 42d St.	61,856.42
Mark Klaw, 251 W. 45th St.	9,308.36
John T. Smith, 205 W. 89th St.	59,564.51
General M. O. Terry, Waldorf-Astoria	45,782.40
Emma B. Johnson, 422 W. 59th St.	10,954.61
Nathan Ottinger, 815 Park Av.	13,220.12
Oswald W. Uhl, 1 W. 72d St.	63,344.16
Jacob W. Lax, 270 Riverside Drive	16,156.44
Charles E. Johnson, 225 W. 86th St.	38,712.78
Royal S. Copeland, 56 Central Park West	1,511.40
Julia E. Cameron, 31 E. 38th St.	45,470.18
Jeanne Eagels, 166 E. 61st	1,586.44
James F. Fraser, 120 W. 42d St.	21,041.71
Fred A. Muschenheim, 212 W. 45th St.	7,709.28
Wm. H. Harkness, 4 E. 66th St.	126,205.43

	Total Tax.
Irving Blumenthal, 163 East 64th St.	48,344.93
Reuben Lacousky, 1,272 Broadway	13,826.20
Byron B. Goldsmith, 19 East 74th St.	20,184.75
George T. Cooke, 247 Park Av.	14,527.15
Philip Schleussner, 929 Park Av.	20,939.24
Elihu Root, 998 5th Av.	10,242.70
John B. Moore, 70 West 55th St.	12,006.21
Francis J. Root, 600 West End Av.	15,544.35
Water Timme, 2 West 67th St.	11,890.47
William H. Beers, 60 East 42d St.	10,226.55
Ellen D. Hunt, 475 5th Av.	13,813.14
Sylvan I. Stroock, 500 West End Av.	11,844.24
Louis S. Stroock, 525 West End Av.	10,817.36
Dr. Wesley C. Bowers, 27 West 49th St.	10,271.78
Joseph Stroock, 525 Park Av.	17,578.48
August Zinsser, 1,511 3d Av.	13,297.81
Fred K. Schultz, 70 East 45th St.	10,403.77
Elizabeth W. Adams, 427 5th Av.	12,430.49
Ruth A. Bruce-Brown, 998 5th Av.	42,632.74
Edith C. Miller, 1,048 5th Av.	10,138.46
Chas. Altschul, 32 W. 86th St.	28,877.00
Amanda B. Manee, 2,211 Broadway	10,748.11
Lenor F. Large, Hotel Gotham	25,032.89
Adolf Kuttroff, 17 E. 69th St.	41,289.00
Charles A. Boston, 80 E. 56th St.	12,263.43
Ernst W. Gerbracht, 788 Riverside Drive	13,602.04
John L. Crawford, 24 E. 82d St.	13,025.62
Howard Elliott, 15 E. 62d St.	13,301.48
Clarence E. Fuller, 2,350 Broadway	10,366.93
Martin Saxe, 210 W. 90th St.	21,673.06
Mary Fels, 45 W. 81st St.	70,200.67
Benjamin Wood, 501 5th Av.	29,000.82
Eugene Fuller, care 5th Av. Bank of N. Y.	13,345.24
Louis A. Ansbacher, 527 5th Av.	20,186.64
Henry Edelmuth, Biltmore Hotel	47,786.82
Sara T. McLean, 952 5th Av.	16,354.84
Hugh Hill, 21 E. 40th St.	30,882.31
Charles S. Wills, 286 5th Av.	10,827.19
James O'Brien, 450 W. 143d.	10,994.27
H. R. Swarts, 500 West End Av.	10,989.79
Henry Sidenberg, 550 Park Av.	54,956.51
Maria H. D. Polk, 310 5th Av.	14,444.92
Cletus Keating, 150 E. 67th St.	10,348.52
Emily S. Ely, 483 West End Av.	14,712.54
Emily K. Baumann, Biltmore	23,405.70
Eugene Meyer, Lazard Freres, 120 Broadway	28,296.28
Rebecca Witherell, 2 E. 45th.	43,347.20
Frances M. Freeman, 410 Park Av.	13,935.80
Frank Poel, 190 Riverside Dr.	11,500.71
Evelyn S. Griswold, care of Sloane, 8th Av. at 47th St.	38,046.93
Susie B. Hall, 51 E. 91st St.	12,984.83
John B. Simpson, 507 5th Av.	10,154.12
Edmund C. Trowbridge, 1 Madison Av.	10,154.87
Geo. T. Dexter, 1 W. 64th St.	15,041.21
Leroy W. Baldwin, 12 E. 70th	87,578.12
L. V. Pulsifer, 860 7th Av.	22,886.37
Valent P. Taylor, 155 W. 68th	17,504.42
Alexander Grasselt, 1,140 Park	38,488.54
Lenore Ulric, 254 W. 75th	10,825.06
Stella S. Housman, 755 Park Av.	41,291.91
Lesley J. Pearson, 4 W. 57th	39,955.85
Caroline L. Morgan, 590 Park Av.	14,631.18
Gertrude Hochschild, 565 West End Av.	19,014.30
Arthur H. Scribner, 597 5th Av.	30,026.80
Charles Scribner, 597 5th Av.	30,230.68
John H. Fry, 200 W. 57th	35,571.28
Lucy E. Morton, 1,000 Park Av.	50,665.58
Carle C. Conway, 19 E. 42d	23,062.45
Florence E. Loew, 26 Madison Av.	129,616.65
Roxana A. W. Bowen, 6 E. 83d	16,797.55
Eugene McK. Froment, 82 E. 74th St.	13,502.70
George Gibbs, 19 W. 44th	17,852.25
Mark Ash, 157 W. 79th	10,303.60
W. P.

the largest returns because the persons making them have their offices downtown and use their office addresses. In the Third District, which includes the territory above Twenty-third Street many impressive returns were made, but none that classed with Mr. Rockefeller's.

Henry Ford and his family paid the Government nearly $19,000,000, including approximately $14,000,000 paid by the Ford Motor Company, according to information made public by the Collector in Detroit. There was not available sufficient time to search the books in New York for records of the returns made by big corporations, hence there is no basis for comparison of any New York corporation with that of the Ford company.

J. P. Morgan appears well down in the list with a return of $28,643.67.

Charles M. Schwab paid a tax of $20,494.88.

An interesting feature of the returns examined was the number of returns for large amounts made by persons not ordinarily in the public eye and not popularly listed among the men of great means in this city. There were many such cases, even in random inspection of the ledgers, where income taxes in excess of $100,000 were paid by persons whose names are seldom if ever heard.

Tax returns, as recorded in the New York collectors' offices, are sometimes available in one place and sometimes two, that is, on each card there is entered the name and address of an income taxpayer and the position of the account in one of the numerous voluminous ledgers. In some instances the total amount of the tax is entered on this card and it is possible to find out at a glance how much the individual or concern, estate or trust was taxed.

In a majority of cases, however, the card refers only to the ledger and a more elaborate search is necessary to get the information. That was one reason why only the most scattering "returns" could be compiled yesterday and why the income tax figures printed this morning refer in nearly all instances either to persons whose names were picked out because of the great amounts, because of the conspicuousness of the individual in some phase of the city's life or to give examples of large returns paid by persons not ordinarily in the public eye.

FORD TOTAL $18,902,981.

Manufacturer Himself Pays an Income Tax of $2,467,946.

Special to The New York Times.

DETROIT, Mich., Oct. 23.—Henry Ford and his family paid the United States Government this year nearly $19,000,000 in taxes. This information was given out by Collector Fred L. Woodworth this afternoon.

Henry Ford himself paid $2,467,946.10; Edsel B. Ford, $1,984,254.83; Henry Ford II., $554.50; Benson Ford, $553.09, and the Ford Motor Company, $14,449,673.04, making a total of $18,902,981.50.

Dodge Brothers paid an income tax of $1,402,787.88, the estate of Horace E. Dodge $1,211,604.51, and the estate of John F. Dodge $62,544.77, a total of $2,676,947.16.

Horace H. Rackham, paid $34,985.92, and Senator James Couzens $5,676.01.

FEARS TAX BUREAU POWER.

Elliot Wadsworth Hopes for End of Income Levy.

BOSTON, Oct. 23.—Expressing the belief that the Federal income tax exercises a power of inquisition into the private affairs of citizens, Eliot Wadsworth, Assistant Secretary of the Treasury, in an address before the annual meeting of the Associated Industries of Massachusetts today, said:

"In due course, as the nation's expenses are reduced and the war debt is liquidated, it should be possible to obtain sufficient revenue by other forms of taxation.

"I wonder if we understand how much the individual citizen yields in personal freedom to such a power, and how far the strong hand of government has forced itself into our personal affairs," he said.

"As time goes by there will be in the Bureau of Internal Revenue a record of the income and financial status of every citizen, rich and poor alike.

"The mere fact that such information is in the files places the Federal Government in a position of trust which involves unusual possibilities for good or harm. It is not difficult to understand its cash value to an unscrupulous competitor. Already there is agitation that this information shall be made public, although when it was obtained there was a general understanding that it would be confidential."

Mr. Wadsworth declared the La Follette program would mean the creation in Washington of bureaus compared to which the Bureau of Internal Revenue would look like a pigmy.

Income Tax Returns as Made Public Here.

THE THIRD DISTRICT.

Continued from Page 1, Column 7.

	Total Tax.
Dr. John E. Weeks, 20 E. 53d St.	13,434.65
Henry F. Schwarz, 303 5th Av.	12,164.94
Samuel Bauman, 12 E. 88th St.	18,317.48
Harry M. Imboden, 480 Park Av.	16,183.16
Robert P. Perkins, 385 Madi.	169,471.28
John Sloane, 7 E. 89th St.	155,164.03
Frederick W. Vanderbilt, 466 Lexington Av.	809,129.73
Percy S. Straus, care of R. H. Macy & Co.	40,547.50
John C. Moore, 401 5th Av.	48,945.52
Charles H. Ditson, 19 E. 57th St.	87,743.53
Frank J. Gould, 100 E. 42d St.	283,653.40
Ogden Reid, 35 W. 53d St.	15,228.59
Margaret M. Hatch, 990 Madison Av.	44,918.67
Chauncey M. Depew, 27 W. 54th St.	143,361.96
Herbert N. Straus, care of R. H. Macy & Co.	45,304.40
John H. Cowperthwait, 920 5th Av.	22,214.23
A. M. Bowman, 170 W. 74th St.	39,144.52
Fred Hirschkorn, 119 W. 40th St.	102,933.54
Jesse I. Straus, care R. H. Macy & Co.	55,018.46
Mary Duke Biddle, 511 5th Av.	40,286.90
Louis C. Tiffany, 401 5th Av.	47,681.51
Mary J. Hiker, 7 E. 72d St.	33,907.45
Chas. E. Merrill, 130 E. 67th St.	42,973.51
Theo. F. Marseles, 207 W. 24th St.	48,890.60
Sam'l G. Allen, 17 E. 42d St.	145,709.21
John W. Jay, 1,105 Park Av.	55,574.01
Est. of George Backer, 295 5th Av.	22,192.31
Leo S. Bing, 1,155 Park Av.	96,072.04
Sarah Backer, 137 Riverside Drive	50,726.06
Henry T. Sloane, 18 E. 68th St.	146,795.34
Otto M. Eidlitz, 41 E. 42d St.	58,970.03
Robert J. Eidlitz, 41 E. 42d St.	37,504.65
Marcus Loew, 1,540 B'way.	11,191.24
L. R. Boomer, Waldorf-Astoria	19,874.37
Newcomb Cleveland, 381 4th Av.	37,427.98
Blanche F. Hooker, 130 East 57th St.	42,746.08
James B. Clews, 1 East 85th St.	51,343.94
Rev. Wm. T. Manning, Bishop's House, 110th St. and Amsterdam Av.	1,105.19
Alex. Smith, Cochran, 527 5th Av.	328,068.34
Frank Altschul, 950 Park Av.	86,049.54
Louise W. Carnegie, 2 East 91st St.	126,556.20
Wm. A. Prendergast, 1 West 64th St.	302.60
Leo S. De Pinne, 1 West 70th St.	11,602.98
Sir Arthur C. Doyle, care of Lee Keedick, Agt.	1,812.49
Seneca D. Eldredge, 405 Park Avenue	69,788.52
Robert J. Cuddihy, 354 4th Avenue	20,547.17
Hugh Grant Straus, 31 East 72d Street	32,526.10
Annie A. Arents, 511 5th Ave.	40,578.72
Louis H. Lapham, 420 Park Avenue	169,494.77
Samuel Ballard, 10 E. 79th Street	76,308.36
Anna C. Ewing, 527 5th Av.	145,811.43
Gifford A. Cochran, 527 5th Avenue	326,995.10
Elinor C. Stewart, 527 5th Avenue	193,866.69
Anna Ruppert, 1116 5th Av.	32,893.26
George E. Ruppert, 5 W. 86th Street	32,121.66
Bella B. Jay, 1105 Park Av.	52,723.80
Edward P. Albee, 1504 B'way	94,989.85
Maitland F. Griggs, 527 5th Avenue	223,864.11
Frederic P. Warfield, 19 West 44th St.	36,241.05
Haroutiune Gulbenkian, 225 5th Av.	59,543.51
Martha W. Bacon, 1 Park Av.	40,411.59
Jeannette D. Bliss, 9 East 68th St.	39,935.21
Andrew C. McKenzie, 342 Madison Av.	42,329.94
Thomas F. Gurry, 190 Riverside Drive	97,608.79
Benjamin J. Duveen, 720 5th Av.	7,737.49
Harry Fischel, 118 East 93d St.	16,184.80
Charles C. Lockwood, 511 5th Av.	7,290.18
William Skinner, 36 East 30th St.	138,548.04
George A. Helme, 35 West 59th St.	54,477.57
Paul Baerwald, 43 West 49th St.	75,650.88
Walter Blumenthal, 2,176 Broadway	47,919.69
Otis Skinner, 135 East 66th St.	12,971.06
George Arents Jr., 511 5th Av.	62,303.22
Dr. Albert A. Berg, 10 East 72d St.	27,626.50
John Aitken, 585 Madison Av.	13,443.13
Charles C. Lobek, Larchmont, N. Y.	11,169.08
Barnett G. Davis, 26 East 63d St.	13,546.61
Albert R. Ashforth, 52 East 68th St.	13,944.52
Jacob Sperber, 20 West 32d St.	12,979.94
Mrs. Sylvia A. H. G. Wilks, 7 West 51st	301,577.18
Mildred A. Davis, Guaranty Trust Co.	12,811.64
Emery Davis, Knickerbocker Bldg.	26,504.85
M. Wineburn, 376 5th Av.	19,454.80
Julius M. Breitenbach, 35 East 84th	15,255.88
Mollie F. Breitenbach, 12 East 67th	16,355.18
Estate of J. Breitenbach, 12 East 67th	15,195.22
Estate of Max J. Breitenbach, 12 East 67th	16,207.01
Estate, 1 Madison Av.	48,519.15
Anna V. Gambrill, 30 Park Av.	30,873.36
Charles H. Hastings, Murray Hill Hotel	11,293.50
Wm. M. Saks, 32 West 74th.	10,195.09
Helen A. Thompson, 342 Madison Av.	32,091.38
Louise Connors, 2,350 B'way.	18,400.81
Edward Townsend, 530 West End Av.	18,597.84
Edwin G. Brokaw, 1 E. 79th	11,335.83
Henry A. Wise Wood, 124 Riverside Dr.	13,830.90
Joshua D. Armitage, 36 W. 58th	36,256.58
Frederick F. Ayer, 5 W. 57th.	141,092.50
Hope Hampton, 1,145 Park Av.	5,115.75
George Ehret Sr., 217 E. 92d	105,865.21
Ruth Draper, 144 E. 40th	3,837.85
Anna H. Vanderbilt, 1 Sutton Pl.	125,714.81
Wm. K. Vanderbilt Jr., 466 Lex. Av. (care W. K. Vanderbilt, Trustee)	4,254.06
Estate Cornelius Vanderbilt, 466 Lex. Av. (care Reginald C. Vanderbilt, Trustee)	15,849.98
Alice G. Vanderbilt, 1 W. 57th	64,210.70
Trust for Geo. Vanderbilt, 466 Lex. Av. (care F. L. Merriam, Trustee)	64,475.67
Alfred G. Vanderbilt Jr., 466 Lex. Av. (care F. L. Merriam, Agent)	8,729.08
George Vanderbilt, 466 Lex. Av.	1,510.77
Trust for Alfred G. Vanderbilt Jr., 466 Lex. Av.	50,211.90
Frances T. Morgan, 219 Madison Av.	36,985.74
Wm. Harrison ("Jack" Dempsey), 1,482 Broadway	90,631.31
Thomas Meighan, 171 West 57th St.	51,239.97
Caleb C. Dula, 1 W. 81st St.	114,095.92
Jas. A. Trowbridge, 57 East 34th St.	54,413.94
Robert E. Dowling, 332 West 83d St.	34,793.09
Morris Fathman, 23 West 81st St.	107,203.93
Al Jolson, 1,451 B'way	45,070.62
Dorothy S. Robinson, 960 Park Av.	92,549.70
Charles E. Merrill, 471 Park Av.	64,803.62
Geo. W. Davison, 67 Park Av.	42,125.19
Annie B. Jennings, 52 Vanderbilt	123,088.38
George Gordon Battle, 850 Park Av.	17,003.41
Oliver G. Jennings, 52 Vanderbilt Av.	52,143.86
Mary B. Jennings, 52 Vanderbilt Av.	52,409.21
Henry L. Liebmann, Hotel Astor	58,040.59
Chadilla, Sidney, Walton, Hancock, Roscoe, Livingston Manor, Port Jervis and Middletown	26,076.33
Louis Marshall, 47 E. 72d	40,326.33
Russell C. Leffingwell, 43 E. 67th	87,491.01
Wm. T. Grant, Pelham Manor	56,542.20
Reginald Fincke, 21 E. 81st.	56,859.51
Hiram J. Todd, 449 Park Av.	42,553.59
Cordelia Cushman, 471 Park Av.	50,051.60
Charles E. Mitchell, 933 5th Av.	237,395.15
Theodore F. Whitmarsh, The Plaza	87,381.36
Jack Kearns, 1,482 B'way.	71,857.96
Nelson S. Clark, 955 Park Av.	45,532.31
Alta Rockefeller Prentice, 5 W. 53d St.	461,803.39
Harris Fahnestock, 15 E. 66th.	62,905.52
Samuel W. Reyburn, 960 Park Av.	83,647.98
Michael Friedsam, 44 E. 68th.	358,044.39
Seth Sprague, 7 E. 40th.	132,811.23
Henry L. Stimson, 120 E. 36th.	12,283.87
Pauline Smith, 60 West End Av.	42,989.90
C. Harold Smith, 41 E. 42d St.	84,184.47
Oscar Scherer, 930 Park Av.	49,730.24
Walter E. Frew, 88 Central Park West	40,455.77
Grace G. Vanderbilt, 512 5th Av.	57,499.69
Esther G. Porter, 45 E. 68th.	59,190.23
Edith N. Wharton, 204 5th Av.	16,875.09
William E. Iselin, 257 4th Av.	91,044.90
Harry S. Black, Hotel Plaza.	57,412.33
Richard Barthelmess, The Lambs	20,993.02
Wm. Ziegler Jr., 512 5th Av.	209,765.13
Gertrude H. Haskell, 730 5th Av.	99,228.47
Margt. R. Godet, 8 W. 51st St.	156,429.07
Mary Roxburgh, 8 W. 51st.	74,966.03
Edith H. Harkness, 4 E. 66th	227,736.65
Alvin W. Krech, 17 E. 70th.	57,721.66
Edmund C. Lynch, 570 Park Av.	54,132.08
George E. Coleman, 50 West 51st St.	22,537.05
K. Frances Coleman, 50 West 51st St.	38,370.86
Mary E. Coleman, 50 West 51st St.	29,991.29
Florence C. De Hedry, 50 West 51st St.	23,902.89
Helen Hastings, 52 Vanderbilt Av	13,171.31
John McE. Bowman, 33 East 42d St.	69,935.16
Benjamin N. Duke, 50 5th Av.	71,791.17
Peter Doelger, 405 East 55th St.	28,277.35
J. Robinson Beard, 31 East 72d St.	27,608.30
Serge F. Rachmaninoff, 33 Riverside Drive	31,079.06
Adrian Iselin, 711 5th Av.	131,728.74
R. L. Goldberg, Times Bldg.	20,920.34
Alice Brady, 137 W. 48th St.	18,741.62
D. S. Williams, 11th Av. and 25th St.	56,516.44
E. M. Williams, 11th Av. and 25th St.	83,208.97
T. Williams, 11th Av. and 25th St.	77,592.51
T. Williams, 11th Av. and 25th St.	78,911.71
K. H. Fulton, 88 Central Park West	58,584.38
W. Thaw, Ritz-Carlton Hotel.	10,112.81
A. J. Kobler, 820 Park Av.	42,578.71
M. Beck, 1 East 67th St.	59,066.73
C. Pollock, 240 West 98th St.	14,322.90
B. Collier, 8 East 75th St.	23,501.66
H. E. Murray, 302 West 86th St.	44,962.67
J. D. Murphy, 522 5th Av.	35,824.06
E. F. Holmes, 625 Park Av.	508,815.79
C. Lasmuie, 495 West End Av.	59,248.89

ROOSEVELT STATES WATERPOWER POLICY

Declares Rights of People Must Be Guarded and Opposes Long Leases.

AGAINST PRIVATE CONTROL

Speech at Middletown Is Taken as Reply to Smith's Attack on Republican Attitude.

Special to The New York Times.

MIDDLETOWN, N. Y., Oct. 23.—In the closing speech of his day's campaigning at Middletown tonight Colonel Roosevelt dwelt on conservation of the State's water power and declared against repeating in this field the mistake of letting control of coal and forest lands fall into a few hands.

"While we have the opportunity," he said, "we must see to it that our water power in this State does not go the same way our coal and our forests went."

He asserted that as Governor he would not sanction the sale of public water power nor approve long leases. He did not propose out and out State operation of hydro-electric development, but said the subject should be studied. He suggested as a possibility the State ownership of power plants and the distribution of power by private industry, or, in some cases, the lease of power sites under a franchise terminable at the discretion of some State body.

Some days ago Governor Smith attacked his Republican opponent on the water power question, saying his father had been a strict conservationist but that the present Theodore maintained silence on the subject. Tonight's utterance was considered a reply to Governor Smith.

Opposes Long Leases.

"With characteristic lack of forethought our people let the development of our coal and our forests centre in a few hands," said Colonel Roosevelt. "As a result during the latter part of the century we struggled unceasingly to regain control for the people of their birthright of natural resources.

"The wheel of time has turned and this coming century will be the century of electricity. Water power will be one of the prime generators of electricity. Proverbially an ounce of prevention is worth a pound of cure. While we have the opportunity we must see to it that the water power in this State does not go the same way our coal and our forests went. We must not repeat again the troubles through which we went in the nineteenth century.

"I am unalterably opposed to alienating the water power of this State from the possession of the people of this State to whom it belongs. I will not sanction, therefore, any sale of public water power, nor will I sanction its equivalent in the form of long leases.

"Much of the turmoil that surrounds our traction problems in the great cities, much of the discomforts which our citizens suffer therefrom are caused by either perpetual franchises or their equivalent, very long leases. With this example staring us in the face, we would be blind indeed if we suffered ourselves to fall into the same difficulties.

"On the other hand I do not approve of the State embarking in enterprises which necessitate the permanent employment of great numbers of persons. It has been proved by experience that Government works which entail great numbers of employes are not profitable in the long run for the people of the community.

"For example, it might be possible to lease certain water power sites on the principle of the indeterminate franchise, that is under a lease terminable at any time in the discretion of some State body in case proper service was not given to the people. On the other hand, it might be better for the State to develop the generating of the power itself—generating power takes a comparatively small number of men—and to let private concerns handle the distribution thereof.

Quotes Father's Letter.

The route of the day led southwestward from Albany through a country Colonel Roosevelt has traveled before on hunting and fishing expeditions.

"The first thing I got when I arrived here was a note presenting me with two wall eyed pike to eat on the train," he said at Hancock. "I only wish I could stop for a little while and go fishing, but I have got to go hunting for that Tammany tiger and I haven't time now."

At the small towns on the route the size of the audiences surprised the local politicians. Stops were made at Altamont, Delanson, Cobleskill, Oneonta, Unadilla, Sidney, Walton, Hancock, Roscoe, Livingston Manor, Port Jervis and Middletown.

At Oneonta Colonel Roosevelt spoke in the theatre where Governor Smith made the first speech of his campaign two weeks ago. Though the Republican meeting was a noonday one the house was filled to overflowing. The candidate was introduced by Don Grant, who had been a Lieutenant under his command in the Twenty-sixth Infantry. Mr. Grant referred to a tradition of devotion to the country in the Roosevelt family.

"While he was saying that," said Colonel Roosevelt in his speech, "I recalled a letter once received from my father. It was written when the people of the country had done something my father thought was foolish—not in their own interest. The letter ran something like this:

"'At times I am very sensible of certain of our national shortcomings, but all of us Roosevelts are Americans. Our love and devotion is always to this country above every other country. We can no more change our love for our country than we can change our love for our mothers.'"

At Walton, just before the train came to a stop there was a tremendous blast from a nearby mountain. Newspaper men were told by a member of the waiting crowd that the blast had been a Klan salute to the candidate. This was denied by other natives who said there was a quarry on the mountainside and that the sound came from a blast. When this was repeated to the original informant, he said there had been no working at the quarry for three weeks and that its owner was a Klansman.

At Cobleskill a Democratic sample ballot which contained an attack on the Republican candidate for the Assembly, Kenneth H. Fake, and Colonel Roosevelt, linking them together as "two fakes," was shown to him. Mr. Fake is an ex-service man.

"I understand," Colonel Roosevelt said, "that they have been attacking your next Assemblyman with the statement that he is a fake. They couple me with the statement and say I am a fake. Friends, it is laughable attacking us who were soldiers and accusing us of being fakes when they were not soldiers. It isn't worth thinking about."

LA FOLLETTE DENIES 'DESTRUCTIVE AIMS'

In Grand Rapids Speech He Declares That Stigma Belongs to Republican Administration.

Special to The New York Times.

GRAND RAPIDS, Mich., Oct. 23.—Senator La Follette in a speech tonight at the Coliseum sought to prove that the Progressives, far from being intent on destroying the Government, as has been charged, have a constructive plan which, if put through, will mean prosperity to most of the people of this country.

Summarizing the results of his last ten days in Illinois, Missouri, Iowa, Minnesota, Nebraska and South Dakota, Senator La Follette said he had found these States in an appalling condition, such as had not existed for sixty years. In the fifteen agricultural States alone, he declared, there had been 1,500 bank failures, 600 farmers had lost their farms or were just "hanging on by the skin of their teeth" and more than 1,000,000 men had left the farms. His survey, he added, embraced the last four years.

He drew a desolate picture of bankruptcy of merchants, of unemployment of between 2,000,000 to 4,000,000 men. The wage losses alone he placed at $6,000,000,000 a year. Farm mortgages had increased 100 per cent. in four years, he continued, and the farmers to the west of the Mississippi had nothing to spend.

"All this, be it remembered, happened under a Republican Administration," continued Senator La Follette, "a Republican Administration whose chief claim on your support is that it is the party of prosperity, of the full dinner pail. The Republican Party claims that it alone is safe and sane; that it alone has a constructive policy; that it alone can be trusted with your votes. If this four years of bankruptcy is constructive, anything worse would be chaos."

After remarking that the Progressives had a constructive plan adopted at the Cleveland convention, "the plan of some of the best political thinkers of America," he asserted that the plan would "aid the farmer by providing him with adequate credit, cheap transportation and marketing facilities; would free manufacturers from extortionate freight rates, and it would protect the wage workers and insure to him the right to organize for his mutual benefit."

"The issue in this election is between constructive men and destructive men," the Senator asserted. He went on to say that the program of the progressives was both political and economic, the former being a program of "restoring power to the people." The Progressives, he said, obtained direct primaries, "quick election of United States Senators, employers' liability laws and the income tax amendment."

"It was the Progressives," he added, "who laid bare the orgy of bribery and corruption which has disgraced the name of our country the last twelve months. No voice was raised from the White House or from the reactionary groups in Congress against the disposal of our oil reserves, or even against the bribery of members.

"Public ownership of the Government is the first plank in the constructive program of the Progressive Party. That must be achieved before any economic changes are possible. So long as Congress, the White House and the judiciary are filled with railroad attorneys, with bankers, with beneficiaries of privilege, a complete constructive program is impossible and that is the battle we fully expect to win."

DISPUTE ABOUT THE LAW

Continued from Page 1, Column 5.

3167 was being construed in the department as prohibiting publication of the names and amounts contained in the lists to be thrown open to public inspection.

Charles R. Nash, Assistant Commissioner of Internal Revenue, in answer to a direct inquiry from a representative of THE NEW YORK TIMES, as to whether the law was being construed in the Treasury Department as prohibiting printing or publication of the lists ordered thrown open to public inspection, replied in the affirmative.

Conflicting Section.

He pointed out that while Section 257-B of the new revenue law of June 2, 1924, authorized opening income tax returns to limited inspection, as to name and amount, that a subsequent section of the same new law, Section 3167, makes it unlawful and an offense to "print or publish" in "any way whatever not provided by law," any income return or any part thereof. Mr. Nash said there was no law that provided for publication and that therefore officials construed Section 3167 as prohibiting publication of the lists which is another part of the law does throw open to "public inspection."

Section 257 (b), under which the lists of names and amounts of income tax payers are being "opened" for public inspection, reads:

"The Commissioner shall as soon as practicable in each year cause to be prepared and made available to public inspection in such manner as he may determine, in the office of the Collector in each internal revenue district and in such other places as he may determine, lists containing the name and the post office address of each person making an income tax return in such district, together with the amount of the income tax paid by such person."

The Treasury Department's earlier statement opening the income tax lists to inspection was as follows:

"By direction of the Commissioner of Internal Revenue, with the approval of the Secretary of the Treasury, lists of taxpayers showing the amount of income tax paid by each have been made available for public inspection in the offices of Collectors of Internal Revenue.

"The Revenue act approved June 2, 1924, provides that there shall be prepared and made available to public inspection in the office of the Collector of each internal revenue district lists containing the name and the post office address of each person filing an income tax return in such district. The law also provides that the amount of income tax paid by each person shall be shown.

"The Bureau of Internal Revenue interprets this provision of the act as applying to all returns of income made after Jan. 1, 1924, whether filed under the provisions of the Revenue act of 1924 or prior income tax acts. The term 'person' means an individual, a trust or estate, a partnership or a corporation.

"The lists required by the new revenue law are now available for inspection in the Collector's office and the Collector has designated one of his employes to assist all persons making inquiry to obtain the information to which they are entitled by virtue of the new revenue law.

"The records which are open to the public are the official assessment lists. They show a complete history of each person's transactions with the Government in regard to his income tax matters. The name and post office address appear on the lists, as well as the amount of tax paid on all original and additional assessments; also penalty and interest payments. It is the desire of the Internal Revenue Service to afford every facility to persons seeking the information to which they are entitled, and the bureau is prepared to cooperate with the public to the fullest possible extent.

"The assessment lists are, of course, the basis for all the Collectors' bookkeeping transactions and any additional information that might be compiled would have to be taken from these lists. The opening of the official assessment lists to the public eliminates all possibility of errors that might be made in transcribing the information, and there can be no question whatever as to the authenticity of the information given to the public."

WASHINGTON, Oct. 23—The Treasury Department tonight issued the following statement:

"In connection with the opening in the Collector's office of each district of the list showing the amount of income tax paid by each person, in accordance with the provisions of Section 257 (B) of the Revenue act of 1924, the Treasury desires to call the attention of all persons to the provision of Section 3167 of the Revised Statutes which provides in part:

"'. . . And it shall be unlawful for any person to print or publish in any manner whatever not provided by law any income return, or any part thereof, or source of income, profits, losses, or expenditures appearing in any income return; and any offense against the foregoing provision shall be a misdemeanor and punished by a fine not exceeding $1,000 or by imprisonment not exceeding one year, or both at the discretion of the court. . . .'

"Publicity informally indicated that they were not entirely clear as to the extent to which the publicity provisions of the new revenue law may go and said probably this would not be definitely known until a judicial determination was had.

"The section of the Revised Statutes quoted in the statement, it was said, was very specific that no such information should be published, while on the other hand the new tax law permits public inspection. On the face of things, officials said, it would appear that the public is entitled to see income tax lists, but their publication is prohibited.

DAVIS FELICITATED ON CLAYTON RULING

Many Labor Organizations Telegraph Appreciation of His Fight for Jury Trial.

PLEDGE SUPPORT AT POLLS

Arthur A. Quinn and George L. Berry Among Union Leaders Thanking the Candidate.

Telegrams congratulating John W. Davis, Democratic candidate for President, have been pouring into his headquarters in the Hotel Belmont since Monday, it was announced yesterday, when the Supreme Court of the United States upheld the provision of the Clayton act which gives the right of jury trial to a labor leader cited for contempt.

This section of the act was written by Mr. Davis and he led the fight in the House for his clause, maintaining throughout the fight that the provision was strictly constitutional. Some of the messages were:

Pressmen's Home, Tenn.

Hon. John W. Davis, care Hotel Belmont, New York:

In behalf of the Board of Directors and the membership of the International Printing Pressmen and Assistants Union of North America I extend to you hearty congratulations upon the recent decision of the Supreme Court of the United States in upholding the constitutionality of that provision of the Clayton act providing the right to trial by jury in contempt cases, which act was not only prepared by you but upheld by you in the House of Representatives July 9, 1912. This contribution upon your part is one of the greatest that has ever been made to the labor movement and it is our judgment that organized labor and other forward-looking citizens of America should be grateful to you as we are for the foresight and vision exercised in the establishment of this basis by which justice is assured.

GEORGE L. BERRY, President.

Pledges Support at Polls.

Columbia, S. C.

Hon. John W. Davis, Hotel Belmont, New York:

Allow me at this time to congratulate you upon being the author of the Clayton act in the House of Representatives July 9, 1912, and also for the part that you played in arguing the constitutionality of this particular bill. Labor is deeply indebted to you and will by no means forget you on Nov. 4, 1924.

With very best wishes and success,

ROBERT N. BURNUM,
State Chairman Democrat-Labor; President Printing Pressmen's Union, Local No. 177.

Indianapolis, Ind.

John W. Davis, New York:

Labor actively supporting your candidacy. Indianapolis further encouraged by the recent decision of Supreme Court regarding Clayton act. It proves conclusively your friendship and constructive effort in behalf of labor.

THOMAS MCHUGH.
348 North Summit.

Woodbridge, N. H.

John W. Davis, New York.

On behalf of the membership of the New Jersey State Federation of Labor, I thank and congratulate you upon our success in the Supreme Court of the United States, which upheld the constitutionality of that provision of the Clayton act which gives the right to trial by jury in contempt cases. The decision of the Court is not merely a victory for labor, but it also definitely establishes your friendship for those who work. We, with other citizens looking to freedom, offer you our gratitude and our support.

ARTHUR A. QUINN,
President New Jersey State Federation of Labor.

Jersey City, N. J.

John W. Davis, Belmont Hotel, New York.

Congratulations on the recent decision of the Supreme Court of the United States in the matter of the Clayton act. If nothing else had been done by you, this decision would announce establish your status as a champion of free labor in the United States. Accept my assurances of hearty support and my best wishes for your success.

THEODORE M. BRANDLE,
Chairman District Council, Bridge and Structural Iron workers of the Metropolitan Area, including New York and New Jersey; President Hudson County, N. J., Building Trades; Fourth Vice President International Association Bridge and Structural Iron Workers.

Congratulated From Newark.

Newark, N. J.

John W. Davis, care Belmont Hotel, New York.

Decision of Supreme Court relating to Clayton act cements the allegiance of labor men to your cause.

WILLIAM LYONS,
President Essex County Building Trades.

St. Louis, Mo.

Hon. John W. Davis, New York, N. Y.

The Building Trades Council of St. Louis extends its congratulations to you as a result of the recent decision of the United States Supreme Court in upholding that section of the Clayton act granting the right of trial by jury in contempt case. We are aware that this act was championed by you and that its adoption was due to your unending activities in behalf of labor during your brilliant career while you were a Representative in Congress. Such devotion can not go unrewarded nor unheeded by organized labor. The right of trial by jury is one of the fundamentals of the Constitution of the United States but it has been denied members of organized labor in many instances, particularly in contempt cases in the Federal courts. Your efforts have borne fruit. The decision of the Court was a great victory for organized labor and we owe much to you for your invaluable services in promoting the law making such a decision possible. The right of trial by jury in all cases should be held inviolate but that right would never be granted to working people if it were not honest and fearless men like you being elected to public office. We assure you of our appreciation of your good work in behalf of labor and we wish you every success. Our council voted to send this telegram thanking you.

Building Trades Council of St. Louis,
THOMAS J. MCNAMARA,
President.
MAURICE J. CASSIDY,
Secretary.

The Non-Partisan Committee for Supreme Court Justice Thomas C. T. Crain announced that the Central Trades and Labor Council, representing more than 100,000 unionists, had adopted a resolution urging the jurist's re-election.

CELLER ATTACKS COOLIDGE.

Says the President Could Not Control the Last Congress.

President Coolidge has not yet recovered from the job of Vice President, according to Representative Emanuel Celler, who addressed a Democratic rally last night at Fulton Garden, Rockaway Avenue and Fulton Street, Brooklyn. Representative Celler called attention to the failure of the President to ask the country to elect a Republican Congress.

"There is good reason," said Mr. Celler. "Lacking all powers of leadership, he could not control the last Republican Congress. At no time could he inspire Congress to any sort of public inspection. None of his suggestions for legislation have been carried out. He knows that a Republican Congress would not be responsive to his will."

GOV. SMITH ATTACKS HIS RIVAL'S RECORD

Asserts That Roosevelt Meekly Obeyed Party Machine as Assembly Played Politics.

SAYS "PORK" TEMPTED HIM

But He Opposed Labor and Public Welfare Bills—Troy Enthusiastically Greets Governor.

Special to The New York Times.

TROY, N. Y., Oct. 23.—Having completed his defense of his own Administration in his up-State campaign, Governor Smith assailed the legislative record of his Republican opponent in his address at the Music Hall here tonight before an audience of about 3,000 persons. Several thousand more clamored to get into the hall and had to be content with giving the Governor one of the most enthusiastic receptions he has received during his present trip.

Governor Smith did not mince words in characterizing the inefficiency record of Colonel Roosevelt's short term in the Assembly. Summing up that record, he said it disclosed "a meek obedience to the will of the Republican machine, even to the surrender of his (Colonel Roosevelt's) own convictions," and called upon any citizen of the State, Republican or Democrat, to give any good and sensible reason why the governmental affairs of the State should be turned over to his opponent.

"Does anybody in this audience or in the State seriously think that Theodore Roosevelt, if elected, would be an independent Governor?" Governor Smith asked.

There were loud cries of "No! No!" and the Governor added:

"He would be machine owned and machine bound. The political bosses would think for him and act for him. That is the history of their party in the past, and they are unable to get away from it. The only independent Governor they had they themselves drove from the Capitol at Albany."

Passes By His Washington Record.

Speaking with the Governor was Senator Copeland, who kept in the foreground Colonel Roosevelt's record in Washington as Assistant Secretary of the Navy. The Governor himself said he would not touch upon that record.

"It is well known," he said, "because of the recent investigations, that, in a spirit of generosity I will pass it by. I find nothing in the record at either Albany or Washington that justifies the Republicans' contention that he should be elected the Governor of this State."

Troy, a Democratic city, has always shown great partiality to Governor Smith. His appearance here tonight furnished the opportunity for the local Democratic organization to give him the greatest demonstration it has given a Democratic candidate for Governor in its history. The Governor need not have said a word. The people were anxious only to applaud him and he had a hard time making himself heard.

"Mr. Roosevelt, like every other public man, must be prepared to stand in the white light of publicity," said the Governor.

He began the recital of his opponent's legislative career when he was elected to the Assembly in 1920, and said that he felt he was fair and reasonable enough not to expect too much from him in his first year there.

"I accomplished very little my first year," the Governor said, "but he went to the Legislature under entirely different circumstances.

"In the first place, he sat in the Assembly while it was in the control of the members of his own political party. He had the help and the assistance that came to him because of a distinguished name. Unlike most Assemblymen in their first year, he was not unknown to the leaders of his own party. He received special consideration not usually given to first-year members.

Says Roosevelt Abandoned Wage Bill.

"In that session of the Legislature he introduced six bills, two of them of State-wide application and four of them purely local. Of the six bills that he introduced two of them became law. They had to do with the leasing of common lands in the town of Oyster Bay and for the audit of claims against water districts, having special reference to the County of Nassau, that he represented. The history behind the other four bills reads, 'died in committee,' meaning that they were never even moved for debate.

"One of the bills that he introduced has been the subject of my messages since I have been Governor. It proposed to create a commission to investigate wages paid to women and children in industry and recommend a living wage. By that we mean a wage sufficient to keep women and children in decent health and in decent comfort."

When proponents of the bill called on him, the Governor said, and asked him if he had any objection to having the bill introduced by Colonel Roosevelt, he answered them: "Certainly not. I am anxious to affix my signature to it and make it the law of this State in the interest of industrial justice to women and children, and it makes little difference to me who introduced it."

"The Colonel introduced the bill in the Assembly," the Governor said, "and so far as the public records indicate, and that is what he has asked us to campaign upon, he abandoned it. He had his choice between women and children and obeying the dictates of the Republican machine. And he cast his lot with the machine, to the sorrow, and sad disappointment of the men and women throughout the State that had confidence in him.

"In the session of 1920 he was appointed a member of a legislative committee to codify the labor laws, which committee reported back to the legislative session of 1921, when he was again a member of Assembly. This particular committee is the one that brought in the recommendation that when carried into effect paralyzed the Labor Department and left it helpless to enforce our great labor code for the protection of

CALIFORNIA SHOWS LA FOLLETTE SLUMP

Indications Are Apparent of a Swing to Coolidge Because of the Tariff.

THIRD PARTY OPTIMISTIC

Expects the Northern Part of State to Override Los Angeles —Johnson Still Silent.

SPRECKELS IS VERY ACTIVE

Says He Fights for La Follette to Save "Honest Capital"—Democrats Stand By Davis.

Special to The New York Times.

SAN FRANCISCO, Oct. 23.—California may be in doubt, and some persons who are usually well informed as to California political conditions say it is, yet when the claims of the contending factions are averaged up the surface indications are that the State is apparently swinging to the Coolidge and Dawes column.

Two weeks ago the Administration forces were very much in the dumps and were ready to admit privately that California appeared to be in doubt and that Senator La Follette had apparently gained the lead. But something has happened, and the men who are in charge of the Coolidge-Dawes fortunes assert they are out of the woods at last; that the long heralded La Follette slump is under way; that the Democratic campaign has practically collapsed, and that the result will be that the Republicans will cross the line a week from next Tuesday with a plurality for the President of anywhere between 50,000 and 100,000 votes.

There are some Republicans who insist that the Coolidge margin may approximate 150,000, but all of them, optimists and pessimists alike, will be delighted if it is a plurality, no matter how small.

Hiram Johnson Keeps Silent.

The Republican campaign in the State is a two-headed affair. First, there is the Coolidge-Dawes Republican League of California, which is the real directing force for Coolidge in this State, and, secondly, the State Republican Committee, a majority of the members of which are Hiram Johnson men, which is making a lot of noise, but which the La Follette followers and the Democrats say is just a "side show" operating with the permission of the anti-Johnson forces of the State, who considered it good politics to accord this much recognition to the men whose political fortunes have been in the past bound up with those of the powerful Bull Mooser of a dozen years ago.

In the meantime Hiram Johnson continues to sulk in his tent. Not a word has he said to help the Republican cause, and there are no signs that he will come out in the open between now and election day.

Just as the direction of the Coolidge fight is, on paper at least, a two-headed affair, the battle itself is being fought on two fronts, one in the North, with San Francisco and Sacramento as the centres, and the other in the South, with Los Angeles as the prize. The La Follette people are banking on a big vote in the North, while the Coolidge fortunes are admittedly in the keeping of the voters in the Los Angeles country.

As the Los Angeles vote is nearly three times that of San Francisco, and as Los Angeles has in the past been rock-ribbed Republican, while San Francisco has always been debatable territory, this would seem to indicate another important advantage for the President. The Los Angeles registration exceeds 650,000, while that of San Francisco is about 223,000. The two together embrace probably half the votes of the State.

Owing to the fact that there are two distinct battle zones involved, this article will deal principally with the situation north of the Tehachapi River, a stream which bears politically about the same relation to California as the Bronx does to New York State. La Follette's chances depend on the vote he gets in the North.

It was the South which overwhelmed Hiram Johnson in his contest for the California delegation last Summer, and if La Follette loses the State it will undoubtedly be due more than to any one thing to a lashing in Los Angeles City and County. The La Follette managers realize this, and as the campaign enters the last lap they are concentrating their attack on the Republican strongholds in the South.

La Follette Men Say Opponents "Bluff."

In the face of the hourly increasing activities of the Administration forces and the admitted brightening of Republican prospects, the La Follette managers are proclaiming that the Republican talk which one hears on all sides is "pure bluff," and that the betting odds of 3 and 4 to 1 on Coolidge are inspired by the Coolidge and Dawes campaign organizations.

They say that Senator La Follette's war record is being misrepresented to the people, and that misleading information as to political conditions in the agricultural counties is being broadcast. In other words, they maintain that the Republicans in a final drive to hold the State have reverted to what they describe as the old Mark Hanna system of "whooping the band wagon crowd into line at the last minute."

The big man of the La Follette organization is Rudolph Spreckels, the San Francisco millionaire. Mr. Spreckels is fighting to the last for the Wisconsin Senator, and if the unexpected happens and La Follette carries the State the blue ribbon will go to him. Mr. Spreckels is campaigning the State and between speeches is directing the campaign in five States—California, Utah, Nevada, Arizona and New Mexico.

He explains his position by saying he is in the fight to save "honest capital," to drive the crooks out of high finance, to save the United States from the peril of a revolution which, if existing conditions continue, may, he says, overwhelm the country in the not distant future. His brother capitalists, he insists, will some day thank him for the foresight which he says has governed his attitude in this campaign.

Chief of Mr. Spreckels's lieutenants in Northern California is Frank Havener, in days gone one of Hiram Johnson's most trusted lieutenants.

Denies Swing to Coolidge.

"There has been no swing to Coolidge, as the Republicans claim to be the case, in the past four weeks," said Mr. Havener this morning.

"This talk that we are in a slump is ridiculous. We are covering this State from end to end. Mr. Spreckels, Frank Heney and scores of other telling speakers are now going into action, and if you doubt who is making the most headway, attend a couple of our meetings and then go to a few Republican gatherings. You will find the enthusiasm and the crowds at our meetings and the reverse of that at the Republican meetings. I don't say that this indicates how the State will go, but I do insist it is significant and it is a fact.

"We are going to carry San Francisco by a big majority and our people in Los Angeles insist we are going to give the opposition the surprise of their life in that city. Up to this election not more than 20 per cent. of the labor vote has ever been cast in Los Angeles. Watch what happens on the 4th. Some of our people in Southern California go so far as to say we will carry that part of the State. I don't go that far, but I do say we are going to roll up a vote in the North which, in my opinion, will give us California regardless of the result south the Tehachapi."

Senator Johnson is in San Francisco, but seldom appears in public. He refuses to see newspaper men and is not often in his law office in the Mills Building. The organization Republicans are frankly indignant because of his attitude, and there are a lot of them who expressed the opinion that the Senator is at heart for La Follette. It is just as impossible to get in touch with the Senator at his home as it is to find him in his office. San Francisco newspaper men are authority for the statement that a Japanese butler and two vicious police dogs protect the Senator from the politically curious so far as his home is concerned.

All that the La Follette people ask of Senator Johnson is silence, and they are getting it with interest added.

Summed up, the La Follette-Wheeler organization is a well oiled machine. It is functioning and has proved to be the big political surprise in California history. As a result of organization and clever publicity work, La Follette and Wheeler, unless all the indications are wrong, will poll a great vote in California. Not many people will be surprised if it approximates 700,000 votes.

Long Predicts Coolidge Victory.

On the other hand, it seems a fair statement to say that the Coolidge vote probably will exceed 800,000. Charles H. Neumiller, Chairman of the Republican State Committee and a Johnson leader in previous campaigns, gives it as his opinion that the Coolidge and Dawes lead over La Follette will be more than 150,000.

As already pointed out, the real management of the Coolidge campaign in California is in the hands of the Coolidge and Dawes Republican League, at the head of which is Mark L. Requa, who took so prominent a part in the campaign which resulted in the defeat of Hiram Johnson for the California delegation last Summer. This organization is directing the battle from San Francisco and Los Angeles.

In San Francisco the political chieftain is E. L. Long, a close friend of Herbert Hoover and one of the original Coolidge men in the State. Mr. Long admitted that a few weeks ago there was justification for the La Follette claim that the State was in doubt, and that the advantage was with the Third Party. But in the last two weeks, he said, the swing away from La Follette has been gaining momentum, and in his opinion the battle for Coolidge and Dawes is won.

"As to Coolidge's probable majority, I doubt if anybody can give it," Mr. Long declared. "However, I won't be surprised if it goes as high as 100,000, and that, according to all our reports, is a conservative estimate."

Mr. Long said there was doubt that La Follette would carry even Sacramento and the valley counties, where he has had a great deal of strength.

The Fordney-McCumber tariff, in the opinion of Mr. Long and the other managers, is the issue which has kept President Coolidge in the running and which, they insist, has now given him a lead in the State.

The State has been flooded with a little pamphlet, captioned "The Betrayal of California." The betrayers, this pamphlet says, are those members of the House and Senate, including Senator La Follette, who voted against the duties on sugar, Chinese eggs, butter, prunes, lemons, olive oil, shingles, canned tomatoes, nuts, yellow chrome, quicksilver, fish and wool.

Democrats Stand by Davis.

The Democrats are plodding along, most of them remaining loyal to their own ticket. The writer has not been able to get the name of any prominent Democrat who has deserted the Davis ticket. They are standing firm, and they are expected to poll between 200,000 and 300,000, which is about the normal Democratic vote of the State.

From what they say in Democratic circles, not only in California but in other Western States, nothing has helped to hold the Democrats in line for Davis so much as the charge made by Chairman Butler of the Republican National Committee that the Democrats and the La Follette organizations in the Western States have entered into a conspiracy to give those States to the Wisconsin Senator and by so doing keep them out of the Republican column.

"We are going down the line for Davis," said Mr. Whiting, "and in the face of great odds giving him the very best we have. What more could we do than that?"

The Democrats make no claims. They admit that the battle is between Coolidge and La Follette and that as the campaign enters the homestretch the advantage appears definitely to be on the side of the President.

COOLIDGE CARRIES HARVARD

Gets 53 Per Cent. in Straw Vote—Davis Leads La Follette.

Special to The New York Times.

CAMBRIDGE, Mass., Oct. 23.—President Coolidge polled 53 per cent. of the votes cast in a straw ballot conducted today by The Harvard Crimson, the college daily, maintaining a lead in every department of the university.

With the vote still incomplete, the President had 2,306 out of about 4,500 votes cast. John W. Davis got 1,098 and La Follette 732.

Coolidge had a better poll than did the late President Harding in the 1920 straw vote, whose total was 52 per cent.

Coolidge's greatest strength was among members of the Faculty, where he received 256 out of 354 votes, or 72 per cent. The President's vote was particularly heavy in the business school, where the La Follette balloting was meagre.

The vote in the law school was Coolidge 307 and Davis 231. La Follette was ahead of Davis only in the theological school.

DAVIS TO BE HERE TODAY.

Will Speak in All Boroughs—Smith Is Due on Monday.

John W. Davis, Democratic Presidential nominee, will arrive in New York about 5 o'clock this afternoon, according to announcement last night at the Eastern headquarters of the Democratic National Committee, Hotel Belmont. He will speak in all five boroughs during his campaign here.

The tentative program provides for his first speech at a luncheon of the Women's Democratic organizations tomorrow, in the Hotel Commodore. At 4:30 o'clock in the afternoon he will speak on Staten Island, and in the evening, at a meeting in the Morris High School, the Bronx.

Governor Smith is expected to return to this city on Monday. He will end his campaign in this city and in Westchester County, according to present plans.

PUBLIC NOTICES

One dollar an agate line.

PLEASE TAKE NOTICE THAT THE COpartnership heretofore existing between the undersigned under the firm name of KUSSOFF & TURANSKY, was dissolved by mutual consent on the 23rd day of October, 1924, and that all the assets of the co-partnership have been taken over by Mr. Julius Kussoff, who has assumed all the liabilities of said firm.

JULIUS KUSSOFF.
MICHAEL TURANSKY.

MEYER BRESNER PURCHASED MEN'S furnishing store of Nat Allinson, at 70 5th ave., Brooklyn. Creditors advise immediately. MEYER BRESNER.

The New York Times welcomes information from its readers in aid of its efforts to keep its advertising columns absolutely clean.

DAVIS DENOUNCES KLAN IN POLITICS

Declares He Would Resign From Any Secret Order Trying to Influence National Affairs.

URGES NEED OF TOLERATION

More of the Spirit of the Nazarene Is What America Wants, He Says, Instead of Suspicion.

FLAYS TARIFF IN CLEVELAND

Coolidge Is Its Only Defender, He Declares, Except for Mr. Grundy, the Pennsylvania Fund Collector.

Special to The New York Times.

CLEVELAND, Ohio, Oct. 23.—John W. Davis in a speech here tonight on the platform from which President Coolidge was nominated denounced the tariff and the Republican record, but he had not proceeded far when he was interrupted by a heckler, who wanted to know his attitude on the Ku Klux Klan. This was the second such incident in his Western tour and Mr. Davis amplified the expression of his views on religious and racial intolerance by asserting that he was unqualifiedly opposed to the participation of any secret organization in politics.

"What we need in this country instead of suspicion and discord is more of the spirit of the Nazarene and more toleration for the views of other men, in religion and out of it," Mr. Davis said, and the 12,000 persons gathered in the great auditorium cheered the Democratic nominee. There was a chorus of approving shouts when he said that he had spoken at greater length in reply to the heckler's question than he had intended.

Mr. Davis was in the midst of a general arraignment of the Republican Administration for following a "do-nothing" policy in foreign affairs, and was discussing the Washington Conference for the Limitation of Armaments when a man rose in the balcony and shouted:

"Mr. Davis, what is your stand on the Ku Klux Klan?"

Mr. Davis has denounced the Klan twice during the campaign, once in a speech at Sea Girt, N. J., and again last week in reply to a heckler at Chicago. The question was so unexpected that Mr. Davis appeared for the moment to lose his composure. The majority of the audience, friendly to the candidate, shouted to throw the heckler out.

Thought His Stand Well Known.

"I am not aware that the question has any relation to battleships," Mr. Davis began, "but I am constrained to think that if the gentleman was a reader of the newspapers he would have no doubt about my stand on that question [applause]. I cannot believe there is any man or woman in the United States interested in this election who does not know that I have taken my stand in language too plain to be misunderstood in favor of the fundamental guarantees of freedom in religious faith and practice in the United States [applause] and against any threat from whatever quarter to diminish the civic or the social or the political rights of any man because of his choice to adopt the religion that he learned at his mother's knee.

"And whenever the day shall come that I am unwilling to lift either hand or voice in defense of that great principle, I trust my arm will fall palsied at my side, and my tongue will cleave to the roof of my mouth."

"What about Henry Ford's stand?" called a voice.

"Now I think I have answered the gentleman's question," Mr. Davis continued, "but though it has nothing on earth to do with the question I was discussing, there is something in that connection that it is greatly on my heart to say to the American people, and it may be I shall find no better moment than the present to express it.

"I wish to say it with the utmost kindness to those who are within as well as those who are without the membership of the Ku Klux Klan. I do not believe, and, in my judgment, history will bear me out in the statement, that any lasting good has ever been accomplished or that any lasting good ever can be accomplished in a popular Government by the intrusion into politics of any secret order whatever.

"And I say so because it is the long history of such things, and I am speaking now in terms of historical centuries, that no matter with what lofty purpose it is initiated or what high principles professed, soon or late, and more often sooner than late, they fall under the dominion of selfish men who use them for personal aggrandizement, and that meantime they sow suspicion and discord by their mere intrusion between man and man, neighbor and neighbor, friend and friend, and inevitably divert public attention from the great questions of governmental policy and administration that should alone guide the people in the election.

A Member of the Elks and Masons.

"These views of mine, my friends, are not lately conceived nor lightly held. I am a member of two secret orders, and I derive personal companionship and satisfaction from my membership in both, and that I may not speak in cryptic language, I refer to the Elks and the Masons. But, notwithstanding my esteem for those two orders—and I am proud of my membership in both—if the day ever should come when, contrary to the laws of their being and the principles they profess, they should seek to enter the political field or dictate in any way the selection of men for public office, I would feel it my duty as a man and a citizen to sever my connection with them instantly.

"It is true that their intrusion would destroy themselves, but it would at the same time destroy the ties of affection and respect and confidence that their members are entitled to enjoy with those who are not members of those orders. What we need in this country instead of greater suspicion and greater discord is more of the spirit of the Nazarene himself [Applause], more toleration for the views of other men, in religion and out of it, and less self-assertion about the defense of our own.

"Has the time gone, by when American citizens can no longer look each other in the face, and, in the immortal language of Lincoln's first inaugural, cannot say to each other:

"'We are not enemies, but friends. We must not be enemies. The mystic cords of memory stretching from every patriot grave and battlefield in all the land will yet swell the chorus of the union, touched as they will be by the angel of our better natures.'

"And, no matter from what quarter it comes, let us never forget this—that intolerance of any sort cannot be beaten back by intolerance—it never has been—and that no man can defend his own convictions by decrying or belittling the convictions of his fellows.

"Now so much, my friends, and I ask your apology for interjecting; but it has been greatly on my heart to give expression to these views, and I thank you for affording me by your patient attention the opportunity to do so."

Attacks the Fordney Tariff.

Mr. Davis again attached the Fordney-McCumber tariff as unfair and throwing a burden on the consuming public it ill could bear, and declared he knew of only one defender of the measure—President Coolidge.

"I said I knew of but one defender," he continued, "I exaggerate. Some recent correspondence illuminates that subject.

"Have you read Mr. Grundy's letter to the Pennsylvania manufacturers in which he says 'Pennsylvanians, because you have enjoyed much, you must contribute liberally,' which is but a modern paraphrase of that good old scriptural rule: 'Freely ye have received, freely give.'

"That, my friends, is the vice which we Democrats insist and have long insisted, lies at the bottom of the whole system under which every tariff bill, save one, since the Civil War has been written. The only tariff bill since that war whose schedules were not framed for the benefit of those who had won political favor was the Underwood-Simmons bill, written under Woodrow Wilson.

"We have insisted and now insist that, if function in government can be legitimately, regularly or customarily paid for, sooner or later the great vice of the sale and purchase of governmental favor must spread beyond the function so selected. There can be but one rule and that the rule the Democratic Party has adopted that it has no favors for sale."

As it is generally conceded that Senator La Follette's strength is exceptionally great in Cleveland, the size and enthusiasm of the audience came as an agreeable surprise to Mr. Davis. Newton D. Baker, former Secretary of War, who presented Mr. Davis, made only a short speech of introduction, as the time for broadcasting Mr. Davis's speech was limited by the fact that the air was to be cleared at 9:15 o'clock for a speech by President Coolidge.

WALL STREET ODDS ON COOLIDGE 6 TO 1

They Lengthen as Backers of Davis and La Follette Fail to Show Activity.

Betting odds on Coolidge rose yesterday from 5 to 1 to 6 to 1. These are the longest odds on the Republican candidate yet quoted in Wall Street. They were offered by W. L. Darnell & Co., 44 Broad Street, who announced a commission of $60,000 or any part thereof to lay at 6 to 1. Coolidge's chances of carrying New York State were also quoted at 6 to 1.

J. S. Fried & Co. report that most of the betting in Wall Street is on the Governorship. Smith still rules a 3 to 2 favorite in spite of the growing odds that Coolidge will carry the State.

La Follette backers are getting 10 to 1. G. B. de Chadenedes & Co. announced that they had placed $5,000 against $12,000 that La Follette would receive more votes than Davis in Greater New York. This firm reported Roosevelt backers as demanding odds of 8 to 5, while all that the Smith adherents are willing to offer at this time is 7 to 5.

"There is plenty of Coolidge money in sight," said a member of the de Chadenedes firm, "but very few offers from the La Follette and Davis backers."

REPUBLICANS RAISE $487,027 IN 5 DAYS

Continued from Page 1, Column 3.

association had decided to levy on bankers for a fund to fight La Follette in the West. Mr. Shepherd said he knew of no such declaration during the recent bankers' convention. It developed that Mr. Walsh's original assertion was based on a letter from a man who stated he had heard this step was decided upon.

"I regard that as pure fiction," said Mr. Shepherd when he heard the letter read.

Before the hearing began Mr. Untermyer commented that he had not seen the names of Elbert H. Gary, J. P. Morgan, the Rockefellers and Standard Oil officers set down as contributors to the Republican campaign.

"I am mighty glad their names are missing," replied Senator Borah. "It is a compliment to the committee that they are missing."

Questioned on Bankers.

Mr. Shepherd said he had never heard the collection of campaign funds discussed by his organization. He was questioned at length as to whether he knew of the American Bankers' League, headed by Charles de B. Claiborne of New Orleans, which Mr. Walsh said maintained a lobby in Washington to fight for further reduction of the surtaxes and other financial reforms.

"Mr. Claiborne is a disgruntled committeeman of our organization," replied Mr. Shepherd.

The letter which Mr. Walsh read alleging that the bankers' association would force their members to contribute in an anti-La Follette fight was written by a man named T. Carolan, who said he had heard the report at a directors' meeting.

Only one speech was made at the bankers' convention in Chicago that had any political significance, stated Mr. Shepherd, this being by M. B. Edgerton of Nashville, Tenn. The witness said political issues were not discussed at all. Senator Borah and Senator Caraway stated that the committee was not interested in finding out the political preferences of organizations or individuals, but whether they were engaged in collecting funds for political purposes.

No records were brought before the committee by Mr. Hilles, who said these were in possession of Guy Emerson, Chairman of the Contributions Committee, who will now be summoned to appear. It developed that there were three subcommittees collecting funds among insurance men, of whom Mr. Hilles is one, and this led Mr. Untermyer to question the witness closely on the resources of the insurance companies. At one time Mr. Untermyer intimated that the companies had large investments in railroad securities and would thus be against Senator La Follette. Mr. Untermyer asked if the insurance Presidents had not contributed large sums.

"I guess that they have not," replied Mr. Hilles. "Haley Fiske is a consistent Democrat, and we do not ask him for anything."

"What did you contribute?"

"$2,500."

"Any others in your company contribute?"

"Not a cent."

50 or 60 Committees Collecting.

Subcommittees were operating to collect in various lines of business, Mr. Hilles said, there probably being about fifty or sixty of these committees.

"You get your money from big business, finance and protected industries, don't you?" asked Mr. Untermyer.

"We get our money from 80,000 contributors," replied Mr. Hilles.

Senator Caraway suggested that Mr. Hilles investigate the wrongful use of money in politics, particularly in Arkansas and South Carolina.

"Did you ever read the interesting communications between Mr. C. Bascom Slemp and 'Dear Ben'?" asked the Senator. "You ought to take a day off to do it."

"I don't think I'll have a day off until after the election."

Mr. Hilles said his committee would be perfectly willing to supply reports "every day." He said he had personally secured contributions of $15,000 from Mortimer L. Schiff, $10,000 from William Nelson Cromwell, $10,000 from Horace Harding and $5,000 from Marshall Field.

When Mr. Untermyer asked if Mr. Hilles knew that an individual could contribute to State campaigns without making an accounting, the witness replied:

"I think you are teaching me new tricks."

"I don't think I can teach the Republicans anything," suggested Mr. Untermyer.

"Is that being practiced?" asked Mr. Hilles.

"We think it is. Millions may be contributed towards taking command of a specific State without it being known."

"Of course, it could be done, but what we are after is whether it is being done," put in Senator Borah.

Mr. Walsh asked if Mr. Hilles knew of contributions from J. P. Morgan or the Rockefellers. He said he did not.

"Mr. Henry Ford is a Republican this year; did he contribute?"

"I don't know."

$1,000,000 Quota for New York.

Mr. Hilles's allusions to a tentative quota for $1,000,000 for New York State came out when he said that during a conversation with Chairman Butler they agreed that New York should not be taxed more than one-third of the $3,000,000 fund. He said he did not know how much Pennsylvania would be called upon for, but probably it would be $500,000 or $600,000. He did not, however, agree with Mr. Grundy's statement of yesterday that this sum would cover Pennsylvania outside of the Pittsburgh district. Mr. Hilles thought it included the whole State.

Mr. Hilles interrupted the examination to inquire if he could ask a question. He was told to proceed.

"I take it," he said, "that this inquiry is being conducted to discover the existence of a vast fund for political purposes. It has been called a 'slush fund.' It is supposed that this money is to be sent into certain States to influence the election results."

"Not necessarily, but it will be sent somewhere," replied Mr. Untermyer.

"Into what States?" asked Mr. Hilles.

"That's for you to say."

"I never heard of States being bought or of the existence of a 'slush fund,'" continued Mr. Hilles. The witness said he did not think that as much as $3,000,000 had been expended in the Harding campaign.

The examiners began to ask about the deficit in the Harding fund and how this had been made up, but Senator Borah ruled the questions out as irrelevant.

Mr. Walsh referred to the improper use of money in politics and then asked Mr. Hilles if the witness thought it was fair for a candidate with a $12,000,000 fund to be pitted against a man without resources. Mr. Hilles thought it was proper for a great political party to raise money to create interest in getting voters out.

"I think Mr. Davis would get as many electoral votes without a large campaign organization," he declared. "Your electoral votes are already in hand," he said to Senator Caraway.

"And yours are yet to be bought," replied the Senator.

"Do you stand for the proposition that a party with four times as much money has no advantage?" inquired Mr. Untermyer.

"I think President Coolidge could be re-elected with a fund of only $1,000,000."

The supplemental list of contributions supplied by Treasurer Hodges to the committee covered contributions from Oct. 11 to Oct. 15. In a report filed with the Borah committee at Chicago, covering collections up to Oct. 8, the Republican National Committee accounted for a little more than $1,700,900.

List of New Contributions.

Some of the contributions are: Mrs. Daniel Guggenheim, $800; Mrs. Murry Guggenheim, $500; Mrs. S. R. Guggenheim, $1,000; Henry P. Carse, $2,500; Bioren & Co., Philadelphia, $10,000; Joseph Bromley, Philadelphia, $10,000; Cyrus H. K. Curtis, $1,000; Mrs. Curtis, $400; former Governor W. C. Sproul of Pennsylvania, $1,000; Max D. Steuer of Philadelphia, $5,000; W. Emlen Roosevelt, $1,000; Mr. and Mrs. Lars Anderson, $5,000; E. L. Ford, Detroit, $1,000; J. B. Ford, $1,000; J. B. Ford Jr., $500; Mrs. Chauncey McCormick, $11,000; W. F. Murphy, Chicago, $5,000; A. B. Houghton, Ambassador to Germany, $2,500; Senator McKinley of Illinois, $5,000; George S. Wood of New York, $1,000; R. E. Olds, $1,000; Edward Mallinckrodt, $1,500; Henry L. Dawes, $500; Frederick F. Peck, Providence, $1,000; Mrs. B. G. Dawes, Columbus, $1,000; B. C. Dawes, $1,000; Simon Lazarus of Columbus, $1,000; Theron E. Catlin of St. Louis, $5,000, and D. M. Ferry of Detroit, $1,000.

During the hearing Mr. Hilles was asked if he ever heard that the automobile agencies would refuse to renew notes given for motor cars in case Senator La Follette was elected President. He said he had not. It turned out that the question resulted from a letter written by Dr. J. E. Engstad of Grand Forks, N. D., stating.

"The agent for the Buick Company here told me yesterday that all notes taken for sale of cars and discounted have a clause inserted that there will be no renewal in case La Follette is elected President. This is a matter worthy of investigating."

Witnesses to Be Called.

The full list of witnesses asked for by the La Follette counsel and the dates they are supposed to appear follow:

Louis K. Liggett, Boston, Mass., Oct. 27.

G. F. Elliott, Walworth Manufacturing Company, Boston, Mass., Oct. 27.

Thomas W. White, Newton, Mass., Oct. 27.

E. J. Bliss, Boston, Mass., Oct. 27.

W. J. Harkness, Vice President, American Telephone and Telegraph Company, New York City, Oct. 27.

E. H. Whittier, Bank of Italy Building, Los Angeles, Cal., Oct. 29.

William Skinner, 354 Fourth Avenue, New York City, Oct. 27.

Otto H. Simmons, 20 Nassau Street, New York City, Oct. 27.

William T. Galliher, 204 Thirteenth Street, Northwest, Washington, Oct. 24.

Claudius H. Huston, Washington, Oct. 27.

W. W. Atterbury, Pennsylvania Railroad, New York City, Oct. 24.

G. Franklin Ream, President, American Economic Institute, Oct. 24.

Magnus W. Alexander, 247 Park Avenue, New York City, Director of National Industrial Conference Board, Oct. 27.

George S. Ward, 77 Clinton Avenue, Brooklyn, N. Y., Oct. 28.

John T. King, former National Committeeman from Connecticut, Bridgeport, Conn., Oct. 28.

William M. Butler, Chairman Republican National Committee, Chicago, Oct. 27.

William V. Hodges, Treasurer Republican National Committee, Chicago, Oct. 27.

W. L. Mellon, Mellon National Bank, Pittsburgh, Pa., Oct. 27.

G. Bluthenthal, Chairman Fur Trade Committee, Becker Brothers & Co., 129-133 West Twenty-ninth Street, New York City, Oct. 28.

Raymond F. Bacon, Chairman Chemists' Coolidge and Dawes Committee, 50 East Forty-first Street, New York City, Oct. 28.

George Murnane, New York Trust Company New York City, Chairman of New York Bankers' Contribution Committee, Oct. 24.

William J. Tully, care Metropolitan Life Insurance Company, New York City, Oct. 24.

Edwin C. Jameson, 111 William Street, New York City, Oct. 27.

Hendon Chubb, 5 South William Street, New York City, Oct. 27.

Daniel E. Pomeroy, Englewood, N. J., Oct. 27.

Guy Emerson, 2 West Forty-sixth Street, New York City, Chairman Republican Contributors' Committee, Oct. 24.

R. B. Mellon, Mellon National Bank, Pittsburgh, Pa., Oct. 27.

A. D. Carlton, President Holley Sugar Company, 14 Wall Street, New York City, Oct. 27.

Paid Longshoremen's Expenses.

WASHINGTON, Oct. 23 (Associated Press).—The explanation that he had advanced money only for bills incurred by longshoremen who were among the labor representatives who came here to hear President Coolidge's Labor Day address at the White House was made today by Chairman T. V. O'Connor of the Shipping Board in a telegram to Van A. Bittner, chief representative of the United Mine Workers of America.

Bittner in a message from Fairmont W. Va., called O'Connor's attention to reports quoting the Chairman as having testified yesterday before the Borah committee that he had "paid the expenses for men who attended the meeting at the White House."

"C. P. Davis and myself," it added, "attended the meeting as representatives of the United Mine Workers of America and our expenses were paid by our organization and not by yourself or any one else connected with the Republican Administration or Party."

In reply Mr. O'Connor declared that he advanced money for hotel bills of eighty-one longshoremen, "which later was refunded by a longshoremen's representative."

42 BULL MOOSERS FOR LA FOLLETTE

Group of Those Who Joined Roosevelt Bolt Proclaim Allegiance to Third Party.

ISSUE ATTACK ON COOLIDGE

Say They Believe Fight of Independents Will Result in New Political Movement.

Special to The New York Times.

WASHINGTON, Oct. 23.—Forty-two Bull Moose Progressives who joined the Roosevelt bolt in 1912 will this year support the Third Party national ticket, according to an announcement made today at the Washington headquarters of the La Follette-Wheeler organization.

Among them are Francis J. Heney of California, former Senator Frank Fettigrew of South Dakota and George L. Record of New Jersey.

In a joint statement issued in behalf of the Bull Moosers they are quoted as saying that they are now aligned with La Follette and Wheeler because they believe the "splendid fight" being made by the Third Party candidates will result in the organization of a new political movement.

President Coolidge is denounced as "a protégé of Murray Crane, foremost in the plot that defeated the will of Republican voters and deprived Theodore Roosevelt of the nomination that was his by right."

Commenting on the "scandals in which the Harding-Coolidge Administrations have been involved," and describing former Attorney General Daugherty sitting in "the little green house on K Street, surrounded by the strangest coterie out of jail," the statement continued:

"The President gave Mr. Daugherty a clean bill of health and later accepted his support as delegate-at-large to the National Convention from Ohio. Never by express statement or by intimation has Mr. Coolidge voiced even conventional regret that the Republican Party and a Republican national Administration should have fallen so low as under the Harding-Coolidge Administrations.

"The principal opponent of the unregenerate and unpurged Republican Party is Robert M. La Follette. Traduced, vilified and plotted against, he has stood his ground and has come out of each contest stronger and bigger and more trusted by just folks.

"We pledge our support to the candidacies of La Follette and Wheeler and urge all other Progressives to join with us."

The signers of the statement, in addition to those named, were: George A. Adams, Nebraska; Jane Addams, Illinois; James D. Bauvelt, New Jersey; Frank Beam, Kansas; D. C. Burns, Colorado; A. L. Burdick, North Dakota; W. J. Coates, Vermont; Mabel C. Costigan, Colorado; Conrad W. Crooker, Massachusetts; George W. Dowell, Illinois; Mary E. Dreier, New York; Ralph Hall Ferris, Michigan; Roscoe Fortisch, Indiana; Gilson Gardner, District of Columbia; J. D. Gibbons, Nebraska; Arthur Garfield Hays, New York; Charles F. Hoffman, Michigan; H. H. Holiman, Missouri; J. A. H. Hopkins, New York; Harold L. Ickes, Illinois; Paul U. Kellogg, New York; Julius Kespehl, Illinois; William Langer, North Dakota; H. L. Loucks, South Dakota; L. J. McClelland, Ohio; Edwin A. Miller, Colorado; W. H. Nichols, Vermont; Fremont Older, California; Mrs. Fremont Older, California; Byron Phelps, Seattle; Amos Pinchot, New York; Donald R. Richberg, Illinois; Ernest D. Smith, Massachusetts; L. H. Trieschman, Connecticut; Herman B. Walker, New Jersey; Henry M. Wallace, Michigan, and S. Wesselius, Michigan.

FLATHEADS AND CROWS TO VOTE FOR COOLIDGE

Montana Indians Pledge Their Support Through Their Leader, Chief Plentycoos.

BILLINGS, Mont., Oct. 23.—The vote next month of the Indians of Montana—their first casting of the ballot—was pledged to Coolidge and Dawes, in a dramatic declaration by the venerable Chief Plentycoos of the Crow Nation, at a Republican meeting here last night addressed by former Governor Frank O. Lowden of Illinois. The vote of the Crows alone is about 1,600, with possibly a lesser number of Flatheads.

Standing on the stage of a theatre, surrounded by lesser chiefs, all in war bonnets and other regalia of rank and peering at their audience through the tribal smoked glasses, the Indians made their pledge through their aged chief.

With the chief's pledge went an appeal for honorable, honest campaigning and voting, the dignity of which stirred the audience to tremendous enthusiasm. Chief Plentycoos said in part:

"Since I became a citizen and my people were made citizens the people of the country are wondering what we are going to do, for whom we are going to vote and if we are going to vote intelligently. We are weighing our men, and as head chief of the Crows and your neighbor, I ask that you keep whisky away and don't go among my people and bribe them. Put it up to us intelligently, and if we realize that the man you are putting up is the right man, we will vote for him without whisky or money. When you come to us in the next few days, tell us the truth, don't misrepresent your man, so that we who are newcomers in suffrage can vote intelligently two weeks from now."

WANTS FUND INQUIRY HERE.

Norman Thomas Attacks Both Republicans and Democrats.

Norman Thomas, Socialist candidate for Governor, in a series of speeches yesterday in the Fourteenth Congressional District, called for scrutiny of the campaign gifts and expenses of Colonel Roosevelt and Governor Smith in the State campaign. He accused both political parties of systematically robbing Socialists of votes.

"It is a matter of common knowledge that our Republicans are conducting a most expensive campaign in this State," said Mr. Thomas. "The Democrats are probably doing likewise. I call attention to the fact that in 1922 the Democrats had a fund well in excess of $1,000,000, the largest ever accounted for in a State campaign." The Albany correspondent of THE NEW YORK TIMES in the issue of Feb. 18, 1923, called attention to the fact that the Democratic fund was about three times the size of that collected by the Republicans. He also comments on the fact that the interests, even the private water-power interests, were cold to Republican appeals as against Smith.

FARMERS GET PLEA FOR REPUBLICAN AID

Promises of Help Made by Yoakum at Barbecue and Rally in Millerton, N. Y.

FOR CO-OPERATIVE MARKET

Warns Against Unsound Theories —Says Agriculture Has Been Exploited 50 Years.

Special to The New York Times.

MILLERTON, N. Y., Oct. 23.—Promises of Republican aid to the farmers were made today by B. F. Yoakum of New York, speaking at a Roosevelt-Coolidge rally at a farmers' barbecue here. He discussed two farm relief measures, the McNary-Haugen bill, which he condemned as paternalistic, and the Curtis-Aswell bill, which he championed.

"I am a farmer," he told his audience, "and I know the problems which are confronting agriculture, and I appreciate the great need at this time of sound remedial legislation which will put the business of the farmer on a par with other business and relieve him of his burden of debt and threatened insolvency. I know that my neighbors in Nassau and Suffolk Counties would rather sell their 6,000,000 bushels of potatoes for $10,000,000 than for $4,500,000 as they are compelled to do under the present system of marketing, and it is to bring this about that I am urging universal support of a centralized cooperative farm marketing system.

"For the first time in the history of agriculture the farmers of New York State have had an opportunity to vote for themselves by voting for the candidates of a political party favoring a plan through which their financial distress and mortgage foreclosures can be relieved and the standard of living for themselves and their families made equal to others more fortunate. All of those unwarranted and unjustifiable penalties the farmers are now paying for the privilege of feeding the balance of us, will be remedied through the election of candidates who are not only friendly to those engaged in agriculture, but have specifically outlined a policy in a concrete and practical manner as have the leaders of the Republican Party.

"In the interest of their bank accounts and the happiness and comfort of their families, farmers cannot afford to refuse the helping hand held out to them by President Coolidge by following unsound theories."

Mr. Yoakum said that the farmers of New York State with the food producers of the other States, had been the prey of rich and powerful exploiters through political and industrial combinations for more than fifty years, and declared that the farmers' production of $7,500,000,000 was sold to consumers for three times the price paid to the farmers.

Republican Women Meet Today.

The Women's Republican Club and the New York State Association of Republican Women will hold a joint campaign meeting this morning at 11 o'clock in the Hotel Plaza. State Senator Seymour Lowman, candidate for Lieutenant Governor; Mrs. Florence E. S. Knapp, candidate for the Senate, and Victor R. Kaufmann, another Senatorial nominee, will be the speakers. A luncheon will follow the meeting.

LA FOLLETTE SEES COERCION.

Charges Wall Street Threatens Voters With Industrial Shut-down.

Special to The New York Times.

GRAND RAPIDS, Mich., Oct. 23.—Passing through Chicago this morning from Peoria to this city, Senator La Follette issued a statement in which he declared that he knew "that Wall Street is attempting to coerce the workers of the large industrial district centres into voting for either Coolidge or Davis under threat of closing down every factory and throwing millions out of work in the event of my election."

"I am going into the industrial centres to tell the workers personally that, under

SPEED versus TIME

Time is money wasted—speed is money saved—when you have learned from other contractors how long your building will take to build, let us tell you how much less time it will take us!

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All the conveniences of an apartment hotel at a small percentage of the cost.

Representative on premises

PEASE & ELLIMAN

Coolidge for Tax Cut, Tariff and Economy

Continued from Page 1, Column 1.

that the people had shown they were incapable of self-government and the American Republic had proved a failure."

Text of the President's Speech.

The President's speech reads:

This is an organization formed to promote the economic welfare of the United States. In its purpose it is thoroughly representative of American life. It has its headquarters at Washington, in order that it may the better cooperate with the Government for the purpose of securing the results desired.

It is my purpose to lay before you briefly some of the policies pursued by the present Government, which tend to contribute to that end. It is my opinion that a true economic development of our country can only rest upon the broad foundation of ministering to human welfare. It can only be promoted through honor and justice. It must contribute to peace abroad, and must be supported by security, industry, economy, charity, education and religious convictions at home. It cannot thrive upon sectionalism or privilege, but must take into consideration all quarters of the land and all the elements of society. It must provide not only quantity in production, but equality in distribution. And finally, it must nourish that most precious product of all human activity, which we designate as character.

I am in favor of all the arts of peace, but I cannot be oblivious to the fact that the most miserable failure which a Government can inflict upon the people is a lack of order and security. Unless a Government be strong enough to maintain public confidence in the observance of the orderly processes of law, we not only have no economic development but an immediate cessation of all enterprise and a substantial destruction of all values. There have been wide stretches of territory and entire nations in some parts of the earth blessed with the richest of natural resources that have never been able to make any financial progress, because in them there has been no accumulation or investment of capital, since there was no safety to rely on for life or property.

We cannot be oblivious to all human history. We must have local police protection, supported by such an army and navy as will insure domestic tranquillity at home and a wholesome regard for the rights of our citizens abroad. We do not maintain armed forces as a threat or menace to any except wrongdoers. With us they are purely instruments of peace and good order.

Says Foreign Policy Is Well Defined.

We have a well-defined foreign policy, known of all men who will give it candid consideration. It has as its foundation peace with independence. We have abstained from joining the League of Nations mainly for the purpose of avoiding political entanglements and committing ourselves to the assumption of the obligations of others, which have been created without our authority and in which we have no direct interest.

Under our Constitution we cannot, by treaty, pledge or limit the future action of Congress. But we have not refused to help, we have not refused to cooperate, we have not refused to act, whenever circumstances have arisen under which we could render assistance. An outstanding example of such action on our part are the treaties which resulted from the epoch-making Washington conference. Another is our participation in the London conference, which resulted in the adoption of the Dawes plan for the financing of which our private citizens subscribed many times over the amount necessary to float the German loan. All those acts have been practical, effective methods for the restoration of Europe.

We propose adherence to the Permanent Court of International Justice, under any desired conditions or limitations which may seem practical and which it can reasonably be anticipated would be agreed to by other interested nations. Such action would give our support to a tribunal before which we could never be brought without our consent, but to which international disagreements could be voluntarily submitted.

We stand committed to the policy of international conferences, as specific occasions arise, to consider definitely stated international problems, to provide further limitation of armaments, and to propose plans for the codification of international law.

But this Government is opposed to the discussion in any international body or conference of questions which concern our own purely domestic affairs.

Personally, I view with favor the attempt to devise constitutional covenants which would look to the outlawing of aggressive war.

We are opposed to the cancellation of the debts due to us from abroad and shall continue to seek their further liquidation.

Now, does not this present a consistent, practical and effective foreign policy based on common sense? No other sound and practical policy has been presented. In its pursuance we have maintained our ancient traditions; we have secured peace; we have limited naval armaments; we have provided a plan and furnished finances for a European settlement; and we propose to continue our efforts to promote international justice under international law, through international conferences, advancing toward the goal of outlawing aggressive war.

We have been willing to assume the responsibility of leading the nation and the world in this direction, without first seeking through a costly, futile and unconstitutional referendum to find out whether it would be popular. The Government is willing to be judged on the result of these stupendous accomplishments, either according to the standard of financial advantage or of moral purpose.

Sees Economy a Necessity.

The prosperity of the people is intimately bound up with the financial policy of the Government. A considerable but disorganized number of people exists who are willing to talk about economy in public expenditure. There are a very few who, in addition to talking about it, are willing to act and vote for the actual practice of economy. But, spread all over the land, there are thousands upon thousands of organizations ceaselessly clamoring and agitating for Government action that would increase the burden upon the taxpayer by increasing the cost of Government.

To my mind, the practice of public economy and insistence upon its rigid and drastic enforcement is a prime necessity of the people of the United States. In fact, the necessity is world-wide. That nation which demonstrates that it has sufficient self-control to adopt this course will immediately become the leader in the financial world. That leadership is easily within American grasp. But to secure it requires prompt action and constant vigilance.

Recent compilations disclose that the present yearly cost of nations and local Governments has reached the staggering sum of over $10,000,000,000. The national Government pays out one-third, the local governments two-thirds of this amount. This is about the sum that all American farmers receive for all their output for a year. It is 93 per cent. of all wages and salaries of industrial plants in the census of manufactures. It represents about $1 out of each $6 of the national income. It would require the entire earnings of nearly 7,000,000 wage earners employed at a rate of $5 per day.

In 1913 the State and Federal tax bill was only $2,134,000,000. In 1923 the per capita tax was about $175 now it is almost $100. It is stated that while in 1913 the farmer's tax bill was $270,000,000. It had risen in 1922 to $1,450,000,000. In 1892 railroad taxes were $209 per mile. In 1922 they were $1,341 per mile. In other lines of business this increased burden was even greater.

It is no wonder that under these almost despotic exactions the morale of the country began to break down. Its vitals were eaten out. Business began to languish; agriculture proved unprofitable; banks found themselves with paper which they could not collect, and after a lingering effort many of them had to be closed; railroad earnings dropped to less than three-quarters of 1 per cent.

But even these enormous taxes have not met public requirements. The State and national debt has risen to the stupendous sum of about $32,000,000,000. Local governments last year increased their bonded indebtedness by over a billion dollars.

The present policy of the Government has been to pay off the national debt and reduce the national expenditures. Since June 30, 1923, the National Government has reduced its yearly expenditures about $2,000,000,000. It has paid off about two and three-quarter billions of dollars of its debt and reduced its annual interest by over $130,000,000. It is estimated that the taxpayers of this country, by these actions, have been relieved each day by about $4,000,000.

It is anticipated that in spite of some new items of cost, the budget of next year can be considerably less than the appropriations of the present year. If the tax burden has been high, the National Government has been making every possible effort for retrenchment. In 1920 the per capita tax was nearly $54. In 1924 it was under $30, and by 1926 it should be under $27. That means that so far as the National Government is concerned, the burden of taxes has been cut in two.

A policy of economy has as its sole object the benefit of all the people. Just prior to elections a great deal of talk is made about the taxes of the poor and the rich. It can fairly be said that the National Government does not tax the earnings of the poor family. Earnings of $2,500 are entirely exempt, and on $5,000 they would pay but $37.50. The claim can scarcely be made that the poor are obliged to pay direct taxes to the National Government. All talk, then, about taking direct taxes off the rich and leaving them on the poor is simply misleading. But every student is well aware that the public in general, which is mostly made up of people of moderate means, do and must indirectly pay the expenses of the Government.

The great corporations, the banks, the railroads—all the great incomes—do and must collect their money from the people. All our food, clothing, shelter and fuel pays a tax to the Government, and the people who earn the wages of the nation do and must pay these taxes when they buy these necessaries.

This simple fact determines what must be a sound policy of taxation. It should be at a rate which will produce the largest amount of taxation from large incomes, and by doing the utmost to stimulate enterprise and business, afford the wage earners ample employment with good pay, in order that they may the better bear the burden of indirect taxation.

All experience shows that a larger amount of money can be collected from large incomes at a moderate rate than at a high rate. When the rate is too high, large incomes disappear, leaving all the burden of taxes on the wage earners and people of small means. Getting all we can out of the rich by making the rates moderate, and stimulating business to provide work and increase the earnings of the poor, seems to me to be the common sense method of taxation.

The estimated income and expenses of the Government for the coming fiscal year indicate that we can have a further reduction in taxes. But we can only secure this result by continuing our policy of drastic economy.

Defends Protective Tariff.

A very material part of our revenue comes from the tariff, which is now running at the rate of about $550,000,000 per year. This is notwithstanding the fact that we have the lowest tariff which the Republican Party has enacted since 1890, and that it is even lower than the Democratic tariff of 1894. Nearly 57 per cent. of our imports are on the free list, while the average duty on all imports is less than 15 per cent.

Under it, in spite of prophecies to the contrary, our foreign trade has greatly increased. In 1921 it was less than $7,000,000,000; in 1923 it was nearly $8,000,000,000, and is now running at about that rate.

It has been constantly asserted that what the farmer buys is protected and what he sells is not protected. Almost everything that is used in the business of farming, as a matter of fact, is on the free list, while almost everything that the farmer raises is protected, from the nuts and citrous fruits of the Pacific Coast through the sugar, grain and animal products of the Central West, to the dairy and tobacco products of the East. Without such protection many of these farm products would be destroyed by foreign competition.

When we turn to our industrial life, we find that the wages both in rate and buying power of the American workman are more than twice that of the best-paid foreign labor. Compared to 1913 the advance in the wages of union labor is 93 per cent., while in the ordinary living costs it is only about 60 per cent. American industry cannot exist, American wages cannot be paid, the American standard of living cannot be maintained without a protective tariff.

A most significant comparison has been made of wages paid by a concern operating in this country and abroad, making the same products, with exactly the same equipment for the month of August. The average eight-hour wage is as follows:

Italy, $0.96; Belgium, $1.18; France, $1.36; Germany, $1.46; England, $2.28, but in the United States, $5.60. Take away protection, and it is perfectly obvious that much of this manufacturing would close down at home and be carried on abroad.

Our high wages have a remarkable effect on the consumption of farm products. We consume yearly 17 pounds of butter, Great Britain 12, Italy a little over 3. We consume 103 pounds of sugar, Great Britain 90, Italy 18. We consume 158 pounds of meat, Great Britain 120, Italy 46. We consume 53 gallons of milk, Great Britain about 14, Italy about 10. These are the latest figures indicating that protection makes high wages, which makes good business, which enables our people to be the largest consumers of farm products and gives our farmers the best markets in the world.

Under this policy of peace, economy, reduction of taxes and protection, the business of the country has very generally revived and brought us into an era of more than average prosperity. Agriculture, however, not only suffered first, and in many respects most, but has been the last to recover. In spite of the fact that prices for the great staples of wheat, corn and animal products are now at a much more encouraging level, nevertheless the farmer has not been able to restore in one season the losses he has encountered in the four preceding seasons. Agriculture must be placed on a permanently profitable basis where it can enjoy economic equality with other industry.

Lays Deflation to Democrats.

Much discussion has been made regarding the Government policy of deflation. There has been much debate whether raising discount rates by the Federal Reserve Board up to 7 per cent. was the reason for the collapse in farm values. I do not wish to consider that question. But I should like to have it made plain that this action took place before this Administration came into power, and whatever damage there was had already been done.

It has been the policy of the present Administration constantly to favor the reduction of discount rates. This has been done, until they now range from 3 per cent. to 4½ per cent. This Administration has constantly sought to prevent further deflation by encouraging all kinds of business in order to restore prices of agricultural products to a point where they would show a fair profit.

The general business depression had reached its lowest depths in the Spring of 1921, and since that time there has been a gradual recovery which has now spread to agricultural products. If a mistake was made, it was not made by this Administration. The Government is now proceeding in the opposite direction.

Advantage must be taken of the present period of relief to provide, by the adoption of sound business methods and sound legislation, against the recurrence of such disastrous depression. This is not a political question. It is not a sectional question. It is a national question. It does not relate merely to the welfare of those who live on the farms. It influences the welfare of all the people of our country. It is altogether too important to be permitted to be involved in partisan politics. As prices have been rising and conditions improving which it would be disastrous to disturb, it is necessary to avoid all political influences.

I have withheld the calling of an agricultural conference on the advice of some of the leaders in the farm organizations. But I stand committed to this proposal. I believe it holds out the best promise of a wise solution and the best method of a substantial agreement among the farm organizations themselves of what they desire in the way of Government action.

Will Call Agricultural Conference.

I therefore propose to call such a conference, to consist of some of the leaders in the farm organizations and some of the prominent representatives of farm economics in our agricultural colleges, to formulate a program for legislation to be presented to the Congress which we can all support. The farmers have suffered enough from those who have attempted to barter their votes for unsound remedies. I want their business put on a sound basis by thorough and scientific study, where it can exist on an equality with other businesses.

What we may hope for in this direction is illustrated by our present foreign trade. In 1913 both imports and exports were but $4,200,000,000. After the war the trade of the whole world collapsed, but we have brought our foreign trade up to about $8,000,000,000. Translated into pre-war prices, this would be about $5,200,000,000. On this same basis, in 1923 Great Britain shows a decrease of 12 per cent., France 14 per cent. and Germany 61 per cent., while our increase is more than 19 per cent.

In 1913 we had less than 11 per cent. of the foreign trade of the world; now we have nearly 17 per cent. This has been promoted by the activities of the Department of Commerce in finding markets for farm cooperatives and small concerns. Inquiries in this field have risen from 700 per day to nearly 7,000 per day. This is a natural, sound, common sense way of dealing with industry, which may profitably be employed in further dealing with agriculture in the matter of finding markets.

When we look for an example of benefiting consumers, we shall find it in the bituminous coal industry. Three years ago there were about 9,000 mines, or 30 per cent. more mines and miners than could be given regular employment. The Department of Commerce found there was need of more cars, more Summer storage and more industrial peace. These have been accomplished, with the result that, while in the profiteering period of 1920, run-of-mine coal averaged $5.64 a ton, notwithstanding the strike of 1922 it averaged $3.87 per ton, and for the year ending June 30 it averaged $3.23 per ton. This industry has been organized, but not monopolized; it has between 7,000 and 8,000 competing mines, and no person or group controls more than 2 per cent. or 3 per cent. of the production.

It is impossible to escape the conclusion that the general economic condition of the country is good. While business and agriculture have not fully recovered the losses caused by the world-wide depression which always follows war, they are now on a fairly profitable basis. It would be natural to suppose that every well wisher of the country would be anxious to maintain the present established order of things, which has given to the people of America a position superior to that ever before held by any people on earth. But in spite of the extraordinary results which have been accomplished, there is not only a large amount of criticism, but proposals to make at least two of the most revolutionary changes.

Against Public Ownership.

It has always been the theory of our institutions that the people should own the Government and not that the Government should own the people. James Otis stated this principle before the Revolution, when he said that "Kings were made for the people and not the people for them." This policy cannot be maintained unless the people continue to own and control their own property.

The most important property of the country is transportation and water power. It is not only very large in amount, but is of the greatest strategic value. It could be used in such a way as to assume virtual control of all other business of any importance. It is proposed that these properties should be brought under public ownership. Responsible public commissions have valued these at about $35,000,000,000. Such a cost would more than double all our public debts. Any deficit in earnings would have to be made up out of taxes. We did that during the war at a cost of $1,000,000,000.

With the Government in possession of such a great engine, with two and three-quarters millions of employes, spending $3,000,000,000 or $10,000,000,000 each year, holding virtually the power of life and death, what chance would the rest of the people of this country have? It would appear to be perfectly obvious that if these properties are taken off the tax list by public ownership, the other property of the nation must pay their yearly tax of some $800,000,000. In the thinly settled agricultural regions this would make an increase of 30 per cent. or 40 per cent. on local taxation.

They have Government ownership abroad. It takes twenty-three men in Germany to move a ton of freight one mile, twenty-four men in Italy, thirty-one in Switzerland. In the United States it takes only five men. It is interesting to note also that, reduced to terms of bread and butter, railroad employes in these countries show weekly earnings of only about one-third of those in this country. Measured by our experience, by efficiency of service, by rate of wages paid, we have everything to lose and nothing to gain by public ownership. It would be a most perilous undertaking, both to the welfare of business and the independence of the people.

Says Courts Insure Liberty.

Another principle in which the American people have always strongly believed, and which they have stoutly maintained, is a judicial as against a political determination of causes.

When our Constitution was adopted it established the Supreme Court of the United States as the very citadel of justice. Its members are appointed for life in order that they may be devoted entirely to the administration of justice according to law, and as independent and impartial as it is possible for men to be. One of their chief duties is to protect the rights of the individual.

Our Government is anything but absolute. It is strictly limited. It has only those powers which are conferred upon it by the Constitution. That Constitution distinctly declares that the President and the Congress are prohibited from doing certain things, the central thought of which is that no one shall be deprived of life, liberty or property without due process of law. There is provision against unlawful searches and seizures, in order that the people may be secure in their persons, houses, papers and effects; also against making any law respecting an establishment of religion or abridging the freedom of speech or of the press, including the right to trial by jury, with many other provisions for the protection of the individual from impositions which other Governments had constantly inflicted upon them. This is in accordance with our theory that the people are born with certain inalienable rights which no Government should have any power to take from them.

The same privileges that belong to the individual are likewise guaranteed to the minority and to the several States. We have made our Constitution the supreme law of the land, and whether Congress, the President or a State Legislature or Governor violates it, any one who is injured has the right to appeal to the Supreme Court and have such violation prevented. What better method could there be for preserving the rights of the people and of the States? It is not necessary to prove that the Supreme Court never made a mistake. But if this power is taken away from them, it is necessary to prove that those who are to exercise it would be likely to make fewer mistakes.

It is proposed to place this power, which it must be remembered is that of life and death, in the hands of the Congress. That would give to that body power to violate all the rights which I have just mentioned, the power to destroy the States, abolish the Presidential office, close the courts and make the will of the Congress absolute.

Is it supposed that in the exercise of this power they would be more impartial, more independent than the Judges of the Supreme Court? It seems to me that this would be a device more nearly calculated to take away the rights of the people and leave them subject to all the influences which might be exerted on the Congress by the power and wealth of vested interests on one day, and the passing whim of popular passion on another day.

The poor and the weak would be trampled under foot. Under such a condition, life and property, and the freedom of religion, speech and the press, would have very little security. In time of national peril our Government would have no balance wheel. If this system should be adopted and put into effect, the historian would close the chapter with the comment that the people had shown they were incapable of self-government and the American Republic had proved a failure. If we are unable to maintain the guarantees of freedom in this land, where on earth can they be maintained?

Success Up to Individuals.

Our present system is the only one that is adapted to the needs of a free republic, the only one which holds out any promise of providing the security and stability necessary alike for an economic development and the protection of the poor and the weak.

These are some of the methods by which I believe the economic welfare of the people of our country can be advanced. The Government can help to maintain peace, to promote economy, to provide a protective tariff, to assist the farmers, to leave the people in the possession of their own property, and to maintain the integrity of the courts.

But after all, success must depend on individual effort. It is our theory that the people make the Government, not that the Government makes the people. Unless there abides in them the spirit of industry and thrift, of sacrifice and self-denial, of courage and enterprise, and a belief in the reality of truth and justice, all the efforts of the Government will be in vain.

I believe in the existence of these virtues. I do not think the fathers of the land are going to barter away their property or their liberty. I do not think the mothers of the land are are going to abandon the rich heritage that belongs to their children.

The American people have faith in themselves. It is justified by their history. They have faith in their Government. It is justified by its works. They know it is neither corrupt nor inefficient. They are not likely to be deceived by those who constantly assail our institutions. The intelligence, the courage, the faith of the people, will support America. Against that support no effort for destruction can prevail.

URGES BUSINESS GOVERNMENT.

President Addresses a Delegation of New York Business Men.

Special to The New York Times.

WASHINGTON, Oct. 23.—Speaking to a delegation of New York business men who called at the White House today President Coolidge said it was highly important that there should be a "business government," a government that understood business.

The President explained that in making this declaration he did not mean a government by business, but rather a "government able to establish the best possible relations between the people in their business capacity and the people in their social capacity."

The speech was delivered from the south portico of the White House to 125 men, representing 47 trades and professions. The visitors came here under the auspices of the New York Business Men's Republican Association.

The President's speech was as follows:

You gentlemen who have come here in behalf of business, come to speak for the interest that by far surpasses any other in the American community. This is a business country, pre-eminent in all kinds of business, industrial and agricultural, and it wants a business government.

I do not mean by that a government by business, nor a government for business, but I do mean a government that will understand business. I mean a government able to establish the best possible relations between the people in their business capacity and the people in their social capacity.

It is not possible in a country like ours to pick business up in a gingerly fashion and set it off on one side for a careful examination, as if it were something rather apart from the community as a whole. To treat business in our American life as if it were somehow a thing apart would be impossible. It is a part of our whole national life.

The primary thing which we have to do in our country is to preserve the initiative and enterprise of men. The progress of the community is the sum of the progress of the individuals that make up the community. The freedom of initiative and of enterprise carries a stern obligation on the part of those who enjoy it. This is a three-way obligation.

It is an obligation upon those whose savings are intrusted to our business managers. These savings must be safeguarded, and they must be made remunerative. Only thus will we provide the stimulus to saving and assure the accumulation of necessary provision for old age.

Then there is an obligation to the employes of every business establishment. The conduct of the business must be so directed as to furnish security of employment, to insure an improving standard of living, and to provide conditions of labor which shall make fundamentally for physical and moral improvement.

Finally, there is an obligation to the consumer, that he shall receive goods and services of the highest quality that can be paid. This includes the requirement that the management of the business shall be efficient. It must produce its goods and services at the lowest cost. It must deliver these in the largest quantities and give them the widest possible diffusion among the people.

But the management of business is responsible for still more than these things. It is under obligation to assure that every advance in science or in technical process shall be interpreted and applied in the reduction of labor and the decreased cost of production.

As the cost of production is lessened, the price to the consumer must also be lowered. For every advance in skill and in the processes of production, labor, the consumer, and the savings account are all entitled to their just participation in benefits.

Our economic system is fundamentally sound. It has provided our people with the highest standard of comfort, the greatest security of life that is enjoyed by any nation. It has assured to us the greatest range of opportunities that men have ever enjoyed. It does, indeed, contain some abuses. But these abuses are magnified out of all due proportion by those who indulge the habit of expressing themselves in exaggeration.

The primary correction of abuses lies in the hands of those who administer our commerce and our industry. It is they who can prevent the necessity of Government intervention. Already they have made great advances in this direction. Their sense of responsibility has made steady growth during the last two score of years. We no longer hear expressions of an indifferent attitude toward the relation of business to the people.

Rather, we hear more and more the word, and we note increasingly the sentiment, that "service has come into the business world." The merchant and the manufacturer today are seeking to deliver something besides their goods, and they are delivering it with pride. That new something is a sense of service to the community.

These are the lines of real progress. To tear down a system under which so much of genuine progress has been accomplished in so short a period, merely because of minor defects that have not yet been entirely eliminated, would be a policy of destruction. We need not fear that the American community will commit itself to such a policy. It is the long expressed genius of the American people to build up, to construct. That genius was never more vigorous, never more intent on exercising itself than now. It will still continue to be supreme in our country.

General Charles H. Sherrill, Chairman of the Executive Committee of the association, made a brief speech and presented the President the support of the organization.

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INVENTS SLOGANS FOR THE DEMOCRATS

"Big Bill" Edwards Suggests Some in Hope of Striking the People's Fancy.

"DIG IN WITH DAVIS" IS ONE

"La Follette Kissed the Kaiser," and "More Patriotism ,Less Plunder," Among Others.

By WILLIAM H. CRAWFORD.

Democracy needs some good slogans, said William H. Edwards, better known as Big Bill. The Republicans put over Harding with "Don't Wiggle and Wabble," and they have adopted "Keep Cool with Coolidge" for their slogan this year.

"Can you fill the need?" I asked.

"I'll give you some samples, if you like," he replied with a hearty laugh. "Maybe some of them will strike the fancy of the people." So without further ado the jovial ex-Collector of Internal Revenue dictated the following:

A good Democrat is a good citizen with his eyes opened.

La Follette kissed the Kaiser—Don't forget his record.

Democracy builds the home of freedom. Republicans mortgage it.

Republican investigations are never complete until the investigators are investigated.

The Republican Party offers one man and a one-man government.

The Republican National Convention endorsed the Administration that stole the nation's oil supply.

The Republicans control the worst Congress that ever convened.

The Republican band plays a tune with promissory notes.

We want more patriotism and less plunder.

Can Republicans reform Congress by re-electing its Republican Congressmen?

No Republicans have been punished for Republican rascality. They received letters of recommendation.

All of the oil rascals keep cool with Coolidge.

The Republican platform is one-half grave stones and the other half hopes.

A straw vote always agrees with those who take it.

Are you for spoils, or are you for Davis?

The Republican Congress cost the farmer billions.

No campaign is ever won by timid men. N. B.—Coolidge.

Dig in with Davis.

The owners of the State House will not dispossess the best tenant they ever had.

Has Roosevelt ever done anything for the State of New York?

Smith stands on his record; Roosevelt on the family register.

Stand by Smith.

Organized aristocracy is threatening the popular Government of America.

"How will that do for a start?" asked Mr. Edwards.

"That is splendid," I replied. "Since you have such a keen insight into the political situation as is evidenced by these slogans, perhaps you can tell me why Coolidge should not be elected."

"I can, and why Davis and Smith should be. No one who knows the facts can desire the continuance in power of a party which has endorsed in its national platform the Administration (Harding-Coolidge) that turned over the oil supplies of our navy to private parties, to be sold to countries that may become enemy nations and took for pay one barrel in seven of the oil.

"No one can desire to vote for the crowd of politicians that produced Daugherty and refused to dismiss him from his post, in charge of the prosecution of all the others of his 'own kind' who preyed upon the people's property. No one who is informed can view the enormous waste of hundreds of millions of dollars by the present Administration through the Shipping Board and not want to cancel that party's power.

"No one can view with equanimity the Veterans' Bureau scandal. We are loaded with taxes, and the money collected is being squandered on ill-advised schemes. The money wasted on the merchant marine would pay the whole State tax of New York.

"We do not want another such Congress as the one now in power, and the Republicans have nominated practically the same candidates as before. The American people do not want a President whose foreign policy has been to dictate, without assuming responsibility. The American people ought to have their mills humming and their farmers rejoicing because of a brisk foreign trade. We cannot have a foreign trade under a Republican tariff.

"The American people do not want a foreign policy that does nothing to help in the reorganization of Europe. It wants something definite. The Republican Administration did nothing but sit still and talk—talk. Time, and time alone, has helped the nations of Europe. The people are not deceived by the Republican claim that the improvement in European conditions is the result of their work. Germany will get on her feet after her well-deserved defeat, not as a result or by the grace of Dawes, but of Germans' willingness to work eleven hours a day in their mills."

"You have made your case against the Republicans pretty strong," I said. "Turn the picture and show us why Davis and Smith should be elected."

"Every well-informed man is a Democrat," Mr. Edwards began in reply. "You see, I am using one of my own slogans. The people are Democrats because they want these errors, injustices and criminalities in Washington corrected, and John W. Davis is the man to correct them. 'Dig in with Davis. He will dig the country out of the mess it is in,' should be our motto.

"The Democrats deserve support because it was the Democrats and Liberals in Congress that saved the country from having the income tax law changed so that the wealthy would get all the decrease, as suggested by the Mellon plan. The Republican record cannot be wiped out from the people's memory. Neither can the fact that Senator Simmons, a Democrat, saved the middle class from bearing all of the nation's burden.

"The strength of Democracy is the need of support for Democracy. Mankind feels by instinct that the demand of the times is for protection of the people against monopoly. It is not argument, it is not policy, it is not financial self-interest alone which is bringing thousands of citizens to support the Democratic ticket. It is a God-like instinct of awakened men and women, who see that the foundations of popular government are being shaken; that the tides of corrupt politics threaten to overwhelm liberty."

"Now won't you tell me why Governor Smith should be re-elected?" Mr. Edwards was asked.

"Because he is the better man of the two candidates. What has Roosevelt ever done for the people of this state? What does he even know about State politics and State necessities? Smith has promoted prosperity. Will you have a good Governor or a good promiser? Roosevelt's speeches are promissory notes. Smith points to his record. To quote another of my slogans, 'Smith stands on his record; Roosevelt on the family register.' If Roosevelt had been named Smith, he never would have been nominated. Had Smith been named Roosevelt, he would have been as great a leader as he is now.

"Governor Smith has conducted a business administration. He has saved the State millions of dollars. We admire 'Al' Smith for his leadership among honest men. We admire him for the enmity of dishonest political leaders. We admire him for his statesmanship and for his simple citizenship. He has built up the commonwealth and paid the full measure of devotion to the common good. We admire him for his breadth, his tolerance, his quietness under abuse, his nobility when opposed, his splendid self-control. New York has had a great many able Governors. It never has had a Governor who fought the good fight for the people's interests more wholeheartedly.

"A vote against 'Al' Smith is to condemn good service and public virtue. Let us stand by that which has been proved, not gamble with uncertainty and inexperience."

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DENIES LA FOLLETTE IS LINKED WITH REDS

Roe, Campaign Director, Calls the Charge by Littleton a "Pipe Dream."

COMES TO AID'S DEFENSE

Bought Soviet Concession From Martens, He Says—Hits Littleton as Sinclair's Defender.

Gilbert E. Roe, Northeastern director of the La Follette campaign, replied yesterday to the attack of Martin W. Littleton, who in a speech to the American Defense Society on Wednesday night sought to link La Follette with sympathizers and agents of Soviet Russia. Mr. Roe called it a "pipe dream."

Mr. Littleton produced an affidavit of the assistant manager of the Hotel La Fayette of Washington, alleging that John Schwartzkopf, second in command at La Follette headquarters here, had been an associate of Ludwig C. A. K. Martens, deported Soviet emissary to the United States. Mr. Roe said Schwartzkopf had merely been angling for Soviet concessions for former Senator Dick of Ohio, and did not get them. The La Follette manager pointed out that Harry Sinclair, represented in legal matters by Mr. Littleton, did get very valuable oil concessions from Russia.

Schwartzkopf himself denied that anything but business had entered into his relationship with Martens and the latter's secretary, S. Nuorteva, while Arthur Garfield Hays, State Chairman of the La Follette-Wheeler campaign, called Littleton's charge "nonsense."

Calls it "Campaign Red Herring."

"It is scarcely necessary to comment on the campaign red herring waved before the American Defense Society by Mr. Littleton, the attorney of Newberry and Harry Sinclair," said Mr. Roe. "It is on a par with the statement made by Mr. O'Connor of the Shipping Board, who recently published a statement asserting there was some connection between La Follette and the Soviet Government of Russia. When Mr. O'Connor was called before the Senate committee yesterday, I observe he gave as the source of his information, that somebody told him that somebody else got the information from a ship's crew. Mr. Littleton's proof is even less persuasive.

"In the first place, it will be noted that Mr. Littleton was the attorney of Harry Sinclair of Teapot Dome fame, who, by some means has acquired from the Soviet leaders one of the largest and most valuable Russian oil lease concessions ever given to any one, according to the very definite statements in the newspapers. Therefore, if we adopt Mr. Littleton's own brand of logic, it would appear that he must be the arch agent of the Moscow Government and the chief Bleeker of the Big Red Plot to overthrow our Government.

"This is a far more intimate connection with the Soviet than he accuses John Schwarzkopf of, who, like many others, volunteered his services to work in the La Follette-Wheeler campaign and has worked, I believe, earnestly and sincerely. It is my understanding that his alleged connection with the Soviet Bureau referred to by Mr. Littleton was simply that in association with former Senator Dick of Ohio Mr. Schwarzkopf represented certain American business interests who wished to sell goods to Russia. He negotiated with Martens for a time, but was unable to secure contracts, and consequently never, even as attorney, received any Russian money.

"On the other hand, if I understand it, Mr. Sinclair was successful, and I hope Mr. Littleton was well paid for any services he performed. Moreover, some of Mr. Littleton's associations with and assistance to men whose activities have tended more than any other factors to bring our Government and its institutions into disrepute are well known.

"Defender of Newberry."

"Mr. Littleton was the defender of Newberry, who was forced out of the Senate by public opinion after his huge political slush fund had been exposed. Truthfully, in the contested election case of Mr. Littleton's most able defense, Mr. Littleton succeeded in having the law under which he was convicted held unconstitutional by the Supreme Court.

"Mr. Littleton is the defender of the man who got the Teapot Dome Naval Reserve with the aid of the inside man, Secretary Fall. He appeared for Sinclair before the Senate committee investigating the oil combine, for the purpose of defeating the Senate inquiry into Mr. Sinclair's transactions.

"Mr. Littleton is apparently attempting to intimate, without daring to assert it, that the Communist Party here is supporting Senator La Follette. Of course, any reader of the newspapers knows better and knows that the representatives of the Communist Party here are making a far more bitter attack upon Senator La Follette than they are upon Mr. Coolidge or Mr. Davis. They apparently realize that a few more Administrations of Fall, Daugherty and Forbes, of Teapot Dome and the iniquitous legislation of both old parties, will do more to spread Communist propaganda than anything else, and that the house cleaning and conservative reform measures promised by Senator La Follette will banish the idea of Communism utterly from this country.

"As for the American Defense Society, before which Mr. Littleton spoke, that peculiar organization last bobbed into the limelight, as I recall, when it protested to the Secretary of State that if the players of the Russian Art Theatre were admitted to our shores they would start a bloody revolution. The state of mind of such people is interesting, chiefly to the psycho-pathologists.

"The O'Connor screed referred to, the Littleton speech and other similar attempts to raise a Red issue are an admission that we have both the old parties licked on the real issues of the campaign."

Seen as Usual "Red Peril" Story.

Mr. Schwartzkopf's reply was:

"Mr. Martin Littleton, Sinclair's attorney and the paid apologist for Teapot Dome, has stated that I am a go-between linking the La Follette campaign with the Russian Government. It is the usual Red Peril story with which clever attorneys for the invisible Government beguile the ignorant from time to time, and in this case it is easily answered.

"Mr. Littleton asserts that I was connected with the Soviet Trade Mission maintained here for a time by L. C. A. K. Martens. My relation to the Trade Mission was this: At that time I was associated with former Senator Dick of Ohio as an attorney for certain American business interests which desired to sell goods to Russia. Naturally, in seeking contracts we went to Martens. It is true that while the Martens bureau was in Washington, at the Lafayette Hotel, I registered at the Lafayette when I was pushing these negotiations with Martens. Senator Dick was the owner of the hotel.

"We were unsuccessful. We got no contracts. Later I took the matter up again, in association with Clarence B. Miller, who was then Secretary of the Republican National Committee. We were unsuccessful and soon dropped the negotiations.

"That was my relation to Martens and his bureau. It was strictly a business-getting venture. I have always been an enrolled Democrat and of course am not a Communist or anything of the sort.

"I merely offered my services to Mr. Roe and other campaign leaders here because of a hearty sympathy with the democratic ideals which Senator La Follette represents. I have tried to help out in such work as Mr. Roe and others in charge of the campaign here have designated for me."

Called "Nonsense" by Hays.

Characterizing Mr. Littleton as "the hired defender of Sinclair and Newberry," and calling his attack "nonsense," Mr. Hays said the charge that La Follette was linked to the "Reds" was analogous to this anecdote:

"Two men met on the street. One said to the other: 'Have you a scar on your left arm?' The second replied 'No.' The first said: 'Then you must be my long-lost brother.'"

Hughes Defends Party's Dealing With League

Continued from Page 1, Column 2.

their appreciation of our cooperation."

Mr. Hughes reviewed circumstances of what he declared to be instances of our cooperation with the League in public health and opium control, and on the subject of mandates declared this Government was ready to sign treaties with other powers whenever they will accord equal treatment.

Mr. Hughes said the attack upon the Administration's foreign policy was "surely not becoming in an apostle of peace and that the writer appeared to be much more concerned with officials of other Governments than with those of our Government.

Text of Address by Mr. Hughes.

Mr. Hughes's speech was as follows:

The uppermost thought in the minds of our people is that of the prosperity of the country. In these closing days of the campaign the inescapable verities stand forth. There is one course that gives assurance of stability, of increasing trade and of abundant employment. There is another course that just as clearly leads to confusion and business depression. Reckless partisan denunciations afford no compensation for shackened industry and the shriveling up of enterprise.

Let it also be remembered that there is no political paradise for workingmen without jobs. At present there is no unemployment of consequence, the conditions of business are sound, and there is every reason to look forward to an increased prosperity.

Despite all assaults, the people of this country know that they have a sound administration of the nation's affairs. The finances of the country are being managed with rare skill and success. Economy has not been merely professed, but actually practiced, with a reduction in the ordinary expenses of government to an extent never known before. The country's commerce has been fostered with a foresight and administrative efficiency which have not been previously equaled.

We enjoy the leadership in the nation's highest office of a man of sagacity, of wide experience and clear vision, of blameless character and inflexible purpose, one who represents the best traditions of American life, a patriot whose name will be held in highest honor long after his detractors have been forgotten—our trusted President, Calvin Coolidge. Fortunately, I believe, the continuance of his leadership is assured. I shall endeavor to tell you why I think it ought to be assured.

Backs Democrats Have Lost West.

We have an unusual situation. I say advisedly that the campaign in these last days has demonstrably come to this—that neither the Democratic Party nor the Third Party expects to elect its candidate on Nov. 4. I said the other day that the Democratic Party was cut to pieces in the West and was honeycombed in the East.

Exception was taken to this statement by our Democratic friends, but it is now beyond dispute. I do not refer to the predictions of party managers, but to the carefully considered judgments of every impartial political expert. I have reason to remember the time when there was a militant Democratic Party in the West. I say it without reason to regret.

But where today is the Democratic Party of California, of Washington, of Idaho, of Montana, the Dakotas, Iowa, Minnesota and Kansas? If it is too much to say that it does not exist, it is quite clear that it is entirely negligible throughout this Western country.

Let me refer you to what the veteran political observer of the Democratic organ, The New York World, has to say on this subject. He says in the columns of The World:

"Montana, for example, a State that has voted safe often for Democratic as for Republican tickets, and which has for a long time had two Democratic United States Senators, and more frequently than not a Democratic Governor, will not give Davis a quarter of the total vote." And again he says: "Davis does not count out here."

When I said that the Democratic Party was cut to pieces in the West I spoke the literal truth. The battle there is between Coolidge and La Follette, with La Follette in the minority. In the East no one who is at all conversant with the sentiment in New England, or in the Middle Atlantic States, can have any doubt of the great preponderance of sentiment in favor of President Coolidge.

With What, then, are we Threatened?

Rather, with what is the prosperity of this nation threatened—the prosperity in which every one, wage earner, merchant, farmer, clerk, manufacturer, has a stake? It is threatened by the efforts of both the Democratic and the Third Party, not to elect its own ticket, but to prevent an election; not to defeat Calvin Coolidge by out-voting him, but by endeavoring to get between them enough electoral votes to deprive him of a majority.

La Follette has never had any hope of election. He has sought to establish a balance of power in himself. He wants to be "master of his own soul-armament." He wishes to prevent an election on Nov. 4, to throw the election into the House of Representatives, and, defeating an election there, to control the election of the Vice President by the Senate, a Vice President who would thus become President.

The Senate in voting for Vice President is limited to the two highest numbers of electoral votes. So that is Bryan ran second, it would be Bryan, always provided that Bryan would accept the dictatorship of La Follette; and if Wheeler ran second, it would be Wheeler. That, I believe, is the La Follette program.

The Democratic Party is also bent upon bringing about no election on Nov. 4. This is the way the non-partisan political expert, Mark Sullivan, a trained observer, voices what is now known of all who are in a position to judge it:

"The Democrats freely concede that their fight is to prevent Coolidge from getting a majority of the electors in November. They do not state it as a problem of having Davis win in November. So far as the Democratic leaders ever had an expectation of carrying a popular election in November, that expectation is now distinctly waning."

So in these last days, you observe the Democratic leaders speaking kind words of Senator La Follette. Mr. McAdoo issues a statement to praise La Follette's "vibrant and wholesome movement," a movement which happens to have no less aim than to overthrow the Constitution of the United States.

Mr. Davis, the eminent lawyer who knows something of the Constitution, rallies his voice to belittle the growing opposition to La Follette. Then, somewhat fatigued perhaps by the monotony of his attacks, he looks for some unfortunate victim to defend and discovers Senator Wheeler. What does this coddling by the Democrats of La Follette and Wheeler mean? It is the outward and visible sign of an attempt, not to win, but to defeat an election on Nov. 4.

Sees Plot to Make Davis President.

What is the strategy in this? Again, to select one out of many competent observers, let Mark Sullivan tell the sordid story, not an exclusive story of his, but a story that is being whispered in political corridors in every part of the country. He says:

"They"—the Democrats—"believe that if the election is thrown into Congress that body will make Davis President. . . . The net of it is that the present Democratic hope is to carry such a number of States and such a number of electors as will be enough, added to what La Follette carries, to prevent Coolidge from getting the necessary majority of 266."

And why is it supposed that Mr. Davis, defeated at the polls, would be thus selected by the House of Representatives? Because of the apparent purpose, ignoring the vote of the country and in the interest of a defeated party, to hold up the Republicans in the House of Representatives by the threat of election of Mr. Bryan as Vice President, and of his succession as President, if the House failed to elect. Could there be a more ignoble scheme? Could there be any scheme more faithless to the principles of democratic government?

But this plan of electing Mr. Davis I believe is doomed to failure for two reasons. In the first place, it ignores the obvious situation. Consider what is implied. It means that President Coolidge, who admittedly will have in any event a plurality of electoral votes, who will thus stand forth as the first choice of the country, is to be displaced by a combination of Republicans in the House to elect a candidate who had been beaten.

Do you suppose for a moment that Republicans would submit to be held up in that way? That a defeated Democratic Party would accomplish by threats what it had failed to win by votes? They reckon ill who leave out of view the outraged sentiment which would defy such threats and defeat such a proposal.

The Republican Party will not deprive the Democratic Party of the responsibility of its own action. If the Democratic Party desires to make an appeal to save the country from its own Vice President, then it will have to support the choice of the people, Calvin Coolidge. Their defeated candidate for President will not be chosen. It is safe to say that Mr. Davis will not be able to creep into the Presidency under the cover of Senator La Follette.

But it seems to me that there is another and conclusive reason why the Democratic and Third Party scheme will not prevail. It has been smoked out. It is known in advance, and the people will take care of it by giving to Calvin Coolidge a clear majority of electoral votes. They will do this because they know that this is the only way to avoid confusion and disaster.

Under the law, the houses of Congress do not meet to count the electoral vote until the second Wednesday in February, that is, until Feb. 11. The country will know on Nov. 5 or soon after that the result of the popular election has been, but the law does not provide for official action by Congress for over three months.

What would be the condition of this country, if there were no election on Nov. 4 and the people were waiting for action by Congress? You would have uncertainty, agitation and depression. Who would start new enterprises? Who would take chances on anything except that which could not be postponed? Who would not try to cover every outstanding risk? You would have a contraction of credit, a halting of industry, a blight upon trade. Instead of expansion you would have curtailment in every direction. Instead of abundant employment men would be laid off.

The country knows that there is one certain way to prevent this and that is by the making of the election of President Coolidge on Nov. 4. This is not to defeat Davis; he is already defeated. It is not to defeat La Follette; he never had a chance. It is to make sure that we elect the only one who can be elected, and to forever put an end to the futile way in which the will of the majority of the people, President Coolidge. Every American who has not lost his common sense in the overflow of partisan tongues knows that this is the way to safeguard his essential interests. The country is ready for an access of prosperity. Make it sure by votes for Coolidge.

Blames Democrats for Depression.

In some of his speeches, in reference to the economic condition of the country, Mr. Davis has attempted to fasten upon the Republican Administration the responsibility for the course of the unwise financing of the last Democratic Administration. I said in reply, that the Democratic Administration had put a mine under the economic system of this country and had blown it up and was now trying to hold the Republican Administration responsible for the debris.

The failures since March, 1921, have been the exposure of that debris. This statement has been challenged, but it is the demonstration of truth.

There was a false prosperity created after the war. Inflation was artificially encouraged and there was a period from 1919 to the first half of 1920 of an extraordinary profiteering and speculation. We have it upon the most unimpeachable authority that the responsibility lay with the policy of Treasury financing. When these serious consequences were recognized there was a drastic deflation and a resulting crash. This took place before March, 1921.

The responsibility both for the inflation following the armistice and for the undoing and disastrous deflation lies with the last Democratic Administration and its Treasury policy.

The Republican Administration inherited serious business depression and millions of unemployed. The Republican Administration immediately essayed the difficult task of restoration. It organized all its endeavors to that end. Rigid economy in Government was imposed. The Federal Reserve rates were lowered from the deflation rates of the previous Administration and capital was made available to commercial borrowers instead of to speculators.

Impetus was given to the expansion of exports. Credits were provided through the War Finance Corporation to facilitate exports. There was a definite organization to promote our foreign trade and the sales of our staples greatly increased. The problem of the unemployed was attacked from every possible angle and speedily solved. A protective tariff was provided to protect the American wage scale and the American standards of living.

I cannot undertake to describe all of the endeavors that were made to restore confidence and prosperity, but I may be permitted to point to the improved conditions. I may take as an effective illustration the increase in production of 1923-1924 over 1921 in important lines. To avoid questions as to relative values, I shall refer to volume, that is, production in quantities.

In 1923-1924 the manufacturing production of the country showed an increase of 50 per cent. over 1921; of mineral production, 34 per cent.; of forest products production, 36 per cent.; of electric power, 40 per cent.; of pig iron, 122 per cent.; of automobiles, 133 per cent. The employment in factories shows an increase with respect to the two periods above mentioned of 20 per cent. And although the general cost of living has decreased 4 per cent., and retail food prices have decreased 5 per cent., the wholesale prices of farm products have risen 20 per cent.

Contrast this productivity and the resulting prosperity with the conditions that obtained in 1914 after the Underwood tariff had been put into operation. Taking the general production of twenty-two basic manufactured and mineral products, and the year 1913 as representing 100, we find that the production in 1914 was 88 per cent. and in 1923 to 1924 was 114 per cent.; taking the same periods and the same basis of comparison, we find the production of pig iron in the earlier period was 70 per cent. as compared with 120 per cent. in the later period; of steel ingots 75 per cent. as compared with 131 per cent.; of bituminous coal 88 per cent. as compared with 105 per cent.; of cement 90 per cent. as compared with 154 per cent.

Under the stimulus which the energetic action of the present Administration has produced and with the improved conditions that now exist, the country has built up its consuming power which reflects the prosperity of industry and after all is the greatest protection of agriculture. Meanwhile, as a result of the cooperation of distinguished American experts headed by General Charles G. Dawes a plan has been adopted and supported by the German loan, which for the first time lays a basis for economic recovery in Europe, to the benefit alike to Germany, the Allies and the United States.

Replies to Third Party Attacks.

As the campaign draws to a close the Third Party appears to be trying to run away from its own issues. The issue of Government ownership so stoutly proclaimed at the outset has been virtually put aside with the declaration that they do not propose, to use their own language, "to consider any ill-considered experiments in public ownership of railroads or along any other lines."

Secretary Hoover in his admirable and comprehensive statement put a quietus on that issue, showing the intolerable burden which Government ownership would impose upon the taxpayers of the country.

Senator La Follette has little to say as to his attack upon the Constitution. His platform remains, but it will not bear discussion, so revolutionary and destructive of our system of government does it appear to be.

The Third Party has thus become merely a symbol of agitation and unrest, magnifying abuses for political advantage and proposing remedies that are worse than the disease. It stands at this time as a warning to the American people, not of the dangers of the election of its candidates, but of the danger of no election and of a minority dictatorship.

With respect to the conduct of foreign affairs our opponents have sought every possible ground of attack, but their mistakes and misrepresentations have deprived their efforts of effect. It has been charged recklessly and falsely by the Third Party that we have made secret commitments. We have no secret commitments with any country.

It has been asserted that our policies in this hemisphere are imperialistic. The contrary is readily shown by our withdrawal from Santo Domingo and our constant endeavors, as illustrated by the conferences held in Washington of the Central American republics, to promote their peace and stability. We are not seeking a protectorate or overlordship, but desire to see our sister republics secure in independence and constitutional government.

Defends Conduct of Foreign Affairs.

It is charged that this Government is engaged in negotiating concessions for our citizens. This is untrue. We maintain the principle of the open door, or equality of commercial opportunity, to the end that our citizens shall not suffer unjust discriminations but shall have the fair opportunity to which they are entitled. With this opportunity they make their own contracts on their own terms.

Let it also be remembered that the force of American arms is never pledged for the fulfillment of foreign loans or agreements. Our relations with Mexico, happily re-established, are most cordial.

The statements, sometimes ignorant and sometimes apparently malicious, as to our relations with Latin America have brought condemnation upon those who circulate them, for in truth our relations with the Latin American republics have never been on so good a footing as today. Witness the desire for our good offices in the settlement of controversies and the confidence in our sense of justice by the submission of the most serious dispute to the arbitration of our President.

Equally futile has been the attempt to depreciate our endeavors which we have made with gratifying success for the promotion of peace. What, for example, do our opponents of the Democratic Party think they will gain by belittling the Washington Conference for Limitation of Armament, and thus affronting the considered judgment of the world? Instead of belittling the conference and its results they succeed only in belittling themselves.

The conference laid the foundations of peace in the Far East and re-established the principle of the open door. For the first time in history there was secured an agreement of the great naval powers for the limitation of the most costly and formidable naval armaments, thus putting an end to wasteful competition and resulting in a saving to ourselves alone of hundreds of millions of dollars.

Mr. Davis at the outset saw fit to speak of the conference as "of doubtful value," and later, with ill-judged observations, he referred slightingly to the naval treaty which the leaders of the Democratic Party had acclaimed in the Senate with the highest praise.

Now Mr. Davis is compelled to depreciate his own depreciations of this work. Did he intend to disparage the purposes and results of the conference? Far from it. But he still is so anxious to emphasize what the conference did not do that he is utterly unable to estimate what was actually done. And his latest utterance on this point seems to me to be the most inexplicable and unworthy of all.

Assails Davis on Arms Treaty.

Mr. Davis said the other day that the country was asking whether the Washington treaties had bound the United States to a definite inferiority as compared with England. I answered that if he had read the treaties—and he had no right as a responsible candidate to make such statements unless he had read them—he would know that neither in letter nor spirit have the Washington treaties bound us to inferiority with England. The President, in a recent letter said, truly, he observed, that under the agreements we are entitled to maintain a navy equal to that of any other power.

Then Mr. Davis, invoking Ethan Allen, the Great Jehovah and the Continental Congress, exclaimed:

"When did we need an agreement with any power to maintain such a navy as we desired?"

Does that represent the spirit and purpose of the Democratic candidate? Is that, then, his attitude toward limitation of armament? Of course, with our resources we could have built any navy we pleased if we cared to spend the money. Great Britain and Japan could also build, and we could each of us have piled up expenditures for construction and maintenance in a baleful competition in building the instruments of naval warfare.

In fact, each nation did have its competitive program, and every program would eventually be a new competition. What was to be the end? It was to prevent this waste that we set out to achieve, and did achieve, a limitation by agreement, and for the first time such a limitation was accomplished on a large scale.

But if you are to have an agreement for limitation of armament, you must have some standard of relative strength. The Washington conference treaty took the existing relative strength of the three great naval powers and based the agreement to stop competition upon this standard. This gave us, as the President said, a right to be second to none.

For the first time Great Britain acceded to a definite equality with another power. In making our agreement we took our relative strength as it was and sacrificed nothing so far as that was concerned. That was the obvious point of the President's remark.

If Mr. Davis desires to invoke Ethan Allen, the Great Jehovah and the Continental Congress in favor of a wasteful competition in armament, because we can build as we choose instead of having a practical agreement which stops injurious competition, he is entitled to control traffic in arms with one but that of a leader of American opinion or of an influential colaborer in the cause of peace. Of course, we desire to go forward and carry out to the full what this Government proposed to the Washington conference, but we also desire to maintain the principle that while Governments can build as they choose, it is to the interest of all to have a fair agreement as a basis for the limitation of the instruments of war.

Says Democrats Fear League Issue.

It is constantly apparent that the centre of attack of our opponents, with respect to the foreign relations, is that the Government has not joined the League of Nations. That is the head and front of our offending. But what does the Democratic Party propose? Does it propose that we should join the League of Nations? Does it offer that issue in this campaign? Quite the contrary. It was afraid to do so. Despite the pronunciamentos of its candidate, the party ran to cover when this issue was brought up in the Democratic Convention.

The Democratic Party definitely proposes that we should not join the League of Nations until a mandate has been received from the people through a referendum to that effect. It proposed not that we should join the League of Nations, but that we should indefinitely postpone joining it. That is the purport of the platform which was adopted after a bitter fight in the convention, and that platform represents the party view.

The Democratic candidate has accepted the platform, and he is bound by it. In view of the circumstances of its adoption he has no moral right to ask for votes on any other basis. But that platform Mr. Davis does not discuss. His supporters do not discuss it. They apparently are trying to get votes on a basis which the Democratic Convention repudiated.

The Democratic platform calls for a referendum. What sort of one? An official one to be held under act of Congress, to be free of all other questions and conditions. What is the question to be referred? Does it state the terms of joining the League? Not at all. The question is:

Shall the United States become a member of the League upon such reservations and amendments to the covenant "as the President and Senate may agree upon"?

Does Mr. Davis say what reservations he would favor? Does he discuss his platform? He tries to perform the impossible feat of standing on it and running away from it at the same time.

Former Secretary of War Baker properly characterized this plank in the platform as "fanciful, illegal and unconstitutional referendum." Has Mr. Davis tried to prove that it, is anything else? It may well be assumed that this illegal and fanciful referendum will never be had. As Mr. Baker said to his fellow Democrats in the convention:

"If you were to carry the next election under this program and got the President and all the Senators elected who are Democrats, and they all wanted to go in, and enough Republicans wanted to go in with them to take us into the League, every Democratic Senator who is bound by this would be under the solemn obligation to vote to stay out of the League until all these complicated and impossible things are performed."

It would seem to be proper to take account of the fact that the League is not an issue in this campaign. This is 1924, not 1920. This Government is not a member of the League, and the Democratic Party does not propose that it shall become a member without this referendum. What, then, is our purpose? We shall continue to cooperate in humanitarian causes. We shall continue our efforts to promote peace. While cooperating to these ends, we shall continue to preserve our independence and to avoid commitments which the American people have been unwilling to assume.

Says Democrats Ignored League.

It is apparent that as this Government is not a member of the League we cannot act as though it were. Of course, this does not satisfy the zealous advocates of the League. The other day one of these advocates, to whom was allotted a whole page in a leading newspaper, delivered a broadside against me, finding fault in every possible way for an alleged failure of cooperation.

This attack, like others, seized upon matters which have been frequently explained, and with its omissions and half-truths and disregard of qualifying circumstances, reveals a regrettable personal bitterness, which is unseemly in an apostle of peace, and an obsession which makes it impossible to be fair to one's own Government. I cannot take notice of all these attacks, and of all the specious points made, though they could all be easily met. But such zeal on the part of critics is apt to overshoot the mark.

Thus it is emphasized that this Government did not attend the conference held at Barcelona under the auspices of the League in the early Spring of 1921, on communications and transit. This conference had to do with European matters, but we are criticized for not being represented there.

It is interesting to note that while this conference was held in the Spring of 1921, the invitation to attend it was received by the Democratic Administration. The first invitation was sent to this Government in September, 1920. Apparently it was not received and a copy was forwarded in November, 1920. The files of the Department of State show that a particular request was made that we should send an observer. A further invitation was extended in December, 1920.

What was the action taken by the Democratic Administration? The answer was given on Jan. 3, 1921, by Norman H. Davis, Acting Secretary of State, in his instruction to John W. Davis, then American Ambassador at London. This instruction was as follows:

"You are instructed to acknowledge to Sir Eric Drummond, Secretary of the League of Nations, the receipt of his telegram to the President of Dec. 21, 1920, stating that the Assembly of the League has confirmed the invitation to this Government to send a representative to the general conference on liberty of communications and transit called by the League of Nations to be held in February at Barcelona. In thanking Sir Eric Drummond for the invitation you will state that inasmuch as the United States is not a member of the League of Nations, this Government does not deem it practicable to appoint a representative to attend the conference."

So that we are blamed for not attending a conference held shortly after the Republican Administration took office, when the Democratic Administration had already refused the invitation. I may say, also, with respect to the statements as to our failure to answer communications of the League that I am advised that during the fourteen months prior to the coming in of the Republican Administration there were thirty-three communications received directly from the League, only fifteen of which were acknowledged or received appropriate action by the Democratic Administration. When, later, I ascertained the situation, I endeavored to answer these communications, together with those received after the Republican Administration came in.

It is not necessary for me to speak of the Permanent Court of International Justice, for my recommendation to President Harding is well known, as well as the public statements I have made in support of his recommendation to the Senate. President Coolidge has stated his position unequivocally and it has been endorsed by the Republican platform.

Relations With League on Armament.

The assertion has been made that we refused an invitation to attend the recent "conference" at Geneva where the questions of disarmament and peace were discussed. This is a misleading statement. The so-called "conference" was simply the regular annual meeting of the Assembly of the League of Nations and of course, not being a member of the League, this Government was not invited to attend it.

What we were invited to attend was a meeting of a committee for the purpose of preparing for the convention on traffic in arms. This is a distinct matter. The proposed convention on traffic in arms has nothing directly to do with disarmament, for it merely seeks to control traffic in arms with certain persons and territories while leaving the signatory Governments free to have all the armament they please.

The original convention was signed in 1919. If was not a convention that this Government could ratify, and this Government, after the fullest consideration, so informed the League in answer to its inquiry.

There has been a complaint by zealous critics that we did not go into our reasons in our communication to the League. But the League was not a party to the convention, and this matter had been taken up with us by the British Government, which was a party. After we had carefully studied the matter we gave our reasons to the British Government and we supposed that it would advise the cosignatories of our decision. And later this was done.

In stating our reasons we pointed out our cordial sympathy with efforts to restrict traffic in arms and munitions of war and the joint resolutions of Congress empowering the President in certain cases to impose an embargo on arms. We then pointed out that the distinct feature of the plan was not a provision for a general limitation of armament, but the creation of a system of control by the signatory powers who were left free not only to meet their own requirements in the territories subject to their jurisdiction, but to provide for supplying each other with arms and munitions to the full extent that they might see fit.

We found particular objection to the provisions by which the contracting parties were prohibited from selling arms and munitions to States not parties to the convention. It was observed that this Government would be required to prevent shipments of military supplies to any of the Latin American countries which it understood had not signed or adhered to the convention, to wit: Argentina, Colombia, Costa Rica, Dominican Republic, Honduras, Mexico, Paraguay, Uruguay and Venezador, however desirable it might be to permit such shipments, merely because they were not signatory powers and might not desire to adhere to the convention.

Finally it was noted that the provisions of the convention relating to the League of Nations were so intertwined with the whole as to make it impracticable for this Government to ratify, as it was not a member of the League. It was idle to deal with this matter further until a disposition was shown to meet these basic objections.

But on the request of the League we have collaborated with its committee through our representatives in connection with the preparation of a new convention. I have stated fully the position of this Government on all points. After the new draft convention had been prepared it was to be taken up in Geneva for the purpose of ascertaining whether it could be treated as a basis for consideration by an international conference to be called.

What that really added to there in Geneva was whether we were disposed to participate in such a conference, and as we had disclosed our position on all points it was not at all necessary that we should attend the further meeting, but quite sufficient that we should say, as we did say, that we were disposed to favor joining in an international conference. Instead of criticising our action, the leading officers of the League expressed their appreciation of our cooperation.

International Cooperation Efforts.

There is much futile talk because of an apparent misunderstanding of the essential methods of action under our form of government. Neither the President nor the Department of State can make or alter our treaties without the consent of the Senate.

For example, this Government is a party to the Convention of 1907 for the establishment of an International Office of Public Health at Paris. When the League desired to take over the public health work, it was impossible for the Department of State to alter the terms of the Convention of 1907. It had no power to abolish the international office established under that convention or to change in any other way the terms of the convention.

But what we sought to do, without violating the terms of the convention, was to cooperate in an adjustment which would achieve the substantial purpose of cooperation in matters of public health. That has been done.

Of course, those who desire that we should enter the League are never satisfied so long as we are not inside. But the fact is that we are not inside and the American people are opposed to the commitments contained in the covenant, and we must adjust our cooperation in humane endeavors to that inescapable fact. The captious criticism to which we are exposed is regrettable, but it does not alter our purpose to cooperate in every proper way and in doing so properly to recognize our obligations as responsible officers of government under the Constitution and laws of the United States.

We are participating in the work of the committee to secure restrictions on production of opium and coco leaves, and the manufacture and distribution of narcotic drugs, in its efforts to suppress traffic in women and children, in the studies of anthrax and standardization of antitoxic serums.

A word may be said in relation to the opium and narcotic drug problem. This Government is a party to The Hague Convention of 1912, which is the definitive convention regulating obligations of the powers with respect to this important subject. The Department of State has no authority to ignore or modify this convention.

But this Government does desire to strengthen it and is proceeding in cooperation with the committee of the League to this end. It is indeed the American standpoint that brings this matter to a test. Instead of being backward in our cooperation this Government is the leader in the movement.

Indeed, Mr. H. Wilsen Harris, the British correspondent of the Baltimore Sun, says that "the driving force behind the whole project so far has been largely American." As he has said in an English magazine: "But America wants something more drastic. Her plan is comprehensive. It stipulates for restriction and control at every point."

He pays a tribute to America's earnestness in the matter and reverting to continued activity he says: "Since then America has kept in the van, and this very month the decision for or against the American standpoint may be taken."

And he adds: "After all, we have no right to grudge your country the lead in this affair. She took it at the Shanghai Conference of 1909, she took it at The Hague Conference in 1911, if she is for taking it at the Geneva Conference of 1924 no one has the right to resist her claim."

Action on League Mandates.

Also ill-considered and unjustified are the observations of our opponents in relation to mandates. As associates in the war, as the grant made by Germany of her former overseas possessions had been made to the principal allied and associated powers, we had an equal right with respect to the disposition and administration of these territories. Our right and interest could not be dealt with without our consent, and that consent under our form of government could only be made by treaty approved by the Senate.

These treaties had to be made with the respective Governments that had obtained mandates and were claiming authority to exercise the powers of mandatories. We have proceeded with the negotiation of these treaties. It should be remembered that the Council of the League of Nations, despite the reservation made by representatives of the United States, and despite the protest of the former Administration by the Department of State, had proceeded to grant a mandate to Japan for the Pacific islands north of the Equator, and notwithstanding this Government's objections had purported to take this action in the name of the United States as well as in that of the Allies.

Soon after I came into office, at the beginning of April, 1921, I addressed an identic note to each of the powers defining our position as to mandates. That note was published at the time and received practically the unanimous approval of the country. In the course of that year we made our treaty with Japan establishing our equal rights with respect to the mandated islands in the Pacific Ocean north of the Equator, and especially our claims for appropriate treatment with respect to the strategic island of Yap.

We have proceeded to negotiate other treaties. The delay has not been caused by us nor has it affected the administration of the mandated territories which has gone on. We have had treaties ratified with Belgium and France with respect to the territories under that are called "B" mandates in Africa, and with France as to the "A" mandate for Syria.

Demands Equal Rights in Treaties.

The situation in Mesopotamia has been such that for local reasons and because of the setting up of a native Arab Government in Iraq or Mesopotamia, the definition of the form of control to be exercised was delayed by the mandatory power itself. With regard to the other mandates, our position is clear and we are ready to sign the remaining treaties whenever the Governments concerned will agree to give this Government the equal treatment that it feels it has a right to ask.

Matters of this sort must be dealt with in accordance with the just rights and interests of the United States and their assertion in no way should embarrass the League. We desire simply that there shall be no discrimination against the United States because it is not a member of the League. Treaties to this effect could all have been made three years ago, so far as we are concerned. And, as I have said, in most cases they have been made and the contentions of the United States have been recognized as valid.

Our influence in the cause of peace is constantly exerted and it is none the less effectively exerted because we do not embroil ourselves in European political interests. The influence which we have because of our detachment from those interests would end as soon as that detachment ceased.

In connection with the recent effort to promote economic recovery in Europe, it was possible to achieve success only because the American policy of securing an independent expert consideration of the subject of reparations was followed. It was of the essence of that plan that men of competence should be selected who would not be controlled by Governments, but who would give their best judgment according to their ripened experience and knowledge of economic facts.

The American cooperation, which was of decisive importance, was thus furnished through independent experts, in avoidance of a futile controversy, but it was furnished in pursuance of a distinctively American policy.

We now face, I believe, a new era abroad with opportunity for economic recuperation, and the outlook is for prosperous times at home. Every uncertainty that now exists can be removed by the election of President Coolidge.

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White Pearls, uniform or graduated in size . . $2.50
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Strands of shimmering loveliness in gunmetal, white and black and white, in 60 to 72 inch lengths. $1.95 to $75

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New Button and drop earrings in white, black and green . . . $1 to $17.50

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Opalescent strands with sterling silver jeweled clasp $2.95
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Lovely Paris designs in two, three and four rows with colored stone clasps $2.50 to $25

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Handsome Baroque Pearls in white-gold band engraved settings $15 to $40

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We should like to show you gifts in original and exclusive designs that will make even the most finicky of men really mean his thank-you. Rings, cuff-links, cigarette-cases, belt-buckles, knives, vest chains, wrist-watches and pocket watches—gift after gift that will proclaim your sense of the practical as much as your sense of values and beauty.

Handsome gifts, enduring gifts, gifts that will thrill the most sophisticated and well-provided-for of men—such you will find within our doors. A comparison with merchandise elsewhere will convince you of their originality and value.

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Caracul is the Smartest Fur of the Season

And We Present Caracul Coats for Madame and Mademoiselle in all the Newest Browns—Cocoa, Sandalwood, and Chocolate—as well as in Gray and Black

The slender, wrap-around silhouette and the straight, wand-like line are both featured in many variations. Collared and cuffed with contrasting furs, oftimes banded with fur, and in many instances, made with the side tier so favored by Paris, they are sumptuous indeed.

Broadtail Caracul Coats at 895.00

Stunning models in the newest Paris shades of sandalwood, cocoa, and in black. Trimmed with fox, kolinsky, cocoa dyed ermine, and dyed fitch. 48-inch lengths.

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Trimmed with fox. 48 inches long.

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In cocoa and black; trimmed with fox. 48 inches long.

Moire Caracul Coats at 595.00

In cocoa, chocolate, or black. Trimmed with fox or dyed squirrel. 48 inches long.

Caracul Coats at 395.00

In cocoa or black with trimmings of fox, dyed squirrel, or ringtail opossum. 48 inches long.

Saks-Fifth Avenue—Fifth Floor

Particular attention is called to our collection of fur coats for Mademoiselle, beautifully designed in small sizes exactly to fit the petite figure of the young girl or the very small woman.

A peerless collection, but moderately priced throughout, as the following typical groups will prove:

Caracul Coats at 495.00

In cocoa or black with fox or dyed squirrel trimming. 43 and 48 inches long.

Caracul Coats at 295.00

In cocoa or black with trimmings of fox or dyed squirrel. 48 inches long.

Caracul Coats at 350.00

In cocoa, chocolate or black, with trimmings of badger, dyed squirrel, or sheared ring-tail opossum. 43 inches long. Specially designed for petite figures.

Caracul Lamb Coats at 195.00

In chocolate brown, with wolf collar, inverted cuffs and border. 42 inches long. Specially designed for petite figures.

Caracul Lamb Coats at 125.00

In chocolate brown with dyed squirrel collar and cuffs. 30 inches long.

Girls' Glove Silk Underthings

Are Shown in a Delightful Variety at Saks-Fifth Avenue

Mothers will find this section a happy revelation, for here are adorable sets, hand-embroidered with nursery designs for very, very small maidens; ruffled bloomers and combinations for dancing class frocks; in short, a delightful variety of slips, bloomers and vests in charming and delicate designs.

Glove silk vest, tailored or lace trimmed . . . 1.45 to 3.75

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In peach, white, and flesh.

Sizes 8 to 16 years.

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Italian Red and The New Fuchsia Are Subtly Blended in Paris Bags

These lovely shades are the predominating feature of two new under arm bags, just out of oversea cases. They have the richness and beauty which breathe Paris. They are colorful, lovely affairs in two new shapes, both just right to tuck under the arm and add a glowing note.

Gleaming gold cloth is embroidered in the new fuchsia shade and a rich Italian red, then finished with bands of black suede of velvety softness. Lilac moire lines them and one has a large attached mirror. Both are of generous proportions.

16.50

Saks-Fifth Avenue—Street Floor

Saks-Fifth Avenue

Introduces the New Vogue of

Brilliantly Colored Satin Evening Slippers

Paris has whispered to us that the newest note in evening fashions is brilliantly colored satin footwear to contrast or harmonize with the frock.

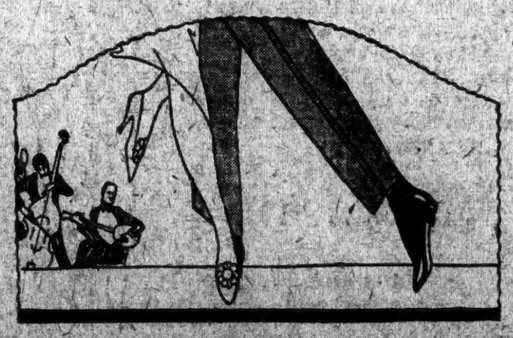
White frocks with red or sapphire blue slippers; fuchsia frocks with purple slippers; pale pink frocks with emerald green slippers to match the emerald jewelry. And so on through the colors of the evening.

Doesn't it sound gay and new?

Since the colors of the mode are so variable we dye these slippers to your especial order only, so that you may have the exact tint you wish—*and in 48 hours!* The models are fashions sent to us from Paris.

10.50 to 12.50

2.00 for dyeing



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Raccoon, Muskrat and Natural or Blended Kit Fox

Trim These Dashing, New Town and Country Coats for Madame

79.00

Here are the coats the smart woman is wearing at the football games—for motoring—for voyaging—and wherever protection is needed against nipping winds. Because their jaunty distinction is combined with such marvelous warmth.

Stunning imported and domestic fabrics have been used—English homespun, tweeds, the much wanted plaids, genuine camel's hair and llama cloth; all of them warmth-giving. And the generous fur collars and cuffs show an excellence of quality entirely on par with the perfect tailoring and finish of the coats themselves.

In All the Fashionable Colorings for Sports Wear.

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For Madame's Dresser

Dainty Toilet Sets

Exquisitely Designed 24.95

Two pleasing designs—Lady Betty and Classique, and the picture shows their attractive lines.

There is amber tone, shell-on-amber-tone and ivory-on-amber-tone—surely an interesting choice!

Each piece is prettily hand decorated and there are eleven desirable pieces in each set—comb, hair brush, mirror, clothes brush, puff, hair receiver, shoe horn, nail file, button hook, cuticle knife and buffer.

Yes, there is a substantial saving on every set!

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Ankle-Fashioned
Trim, snug fit at the ankle

TO THE INBUILT excellence of Nunn-Bush Oxfords master craftsmen have added that final touch—ankle-fashioned.

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The "Stadium," as illustrated, of imported Scotch grain
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MADE OF THE BEST IMPORTED silks, including genuine Irish poplins in a variety of neat and striking effects. Smart, wanted color combinations.

NOTE. We arranged for this neckwear sale in order to impress YOU anew that you can at all times save money—without sacrificing quality—if you depend on us to supply your needs.

A Theatre Car

Enjoy the convenience of driving to the theatre in your own car. Consult the Automobile Exchange of The New York Times and obtain a used car of the style you prefer.

TUMULTY DEFENSE IN WILSON LETTERS

Former Secretary Discloses Views of President and Wife on Religious Issue.

CITES SENATOR WILLIAMS

And Demands Public Apology by Governor Walker of Georgia for Charge of Bias.

Special to The New York Times.

WASHINGTON, Oct. 23.—Joseph P. Tumulty, Private Secretary to President Wilson, tonight issued a statement calling upon Governor Walker of Georgia for a public apology for having failed to affirm or deny his charge that Mr. Tumulty, as a Roman Catholic, and as Secretary to Mr. Wilson, sought to place a Catholic Church in every war training camp and drive out churches of other denominations.

Mr. Tumulty at the same time made public letters from President Wilson, the latter's wife, Mrs. Edith Bolling Wilson, and John Sharp Williams, former Senator from Mississippi, as evidence that his religious predilections were "entirely dissociated from my relations with President Wilson." Mr. Tumulty's statement follows:

"Sufficient time now having elapsed for Governor Walker of Georgia either to affirm or deny his charge that I, as a Roman Catholic and as Secretary to President Wilson, sought by 'the chicanery of politics,' and 'through a sympathetic President' to 'place in every national war camp a Catholic Church and drive out the churches of every other denomination,' I feel that in justice to myself and the Roman Catholic Church Governor Walker owes me a public apology.

"In a telegram to the Atlanta Constitution, dated Oct. 20, 1924, I challenged Governor Walker to lay before a Protestant tribunal of his own choosing proof that in my official relations with President Woodrow Wilson religious prejudice and bias controlled me. Governor Walker seems to be disinclined to disavow, either privately or publicly, his false charges against my honesty and integrity as a public official.

"For years I have patiently endured such criticisms and insinuations which have come from intolerant sources, but patience having ceased to be a virtue, I now, for the first time, submit the following letters from Woodrow Wilson and his devoted wife, Mrs. Edith Bolling Wilson, as concrete and indisputable evidence that my religious predilections were entirely dissociated from my relations with President Wilson.

Texts of the Wilson Letters.

"Replying to a communication from W. W. Prescott of the Protestant Magazine, Washington, D. C., dated Jan. 18, 1924, in which Mr. Prescott complains that part of the President's correspondence is being withheld from him by me 'on account of religious predilections on his [Mr. Tumulty's] part,' Mr. Wilson dictated the following reply:

The White House, Jan. 19, 1924.

Mr. W. W. Prescott,
The Protestant Magazine,
Washington, D. C.

My Dear Sir:

Allow me to acknowledge the receipt of your letter of Jan. 15, and to thank you for your candor in writing me.

I beg leave to assure you that the impression that any part of my correspondence is withheld from me in any circumstances by my secretary on account of religious predilections on his part is absurdly and utterly false. I venture to say that no President ever had more frank and satisfactory relations with his secretary than I have with mine. The whole of my correspondence is constantly open to me. Mr. Tumulty is more prompt, perhaps, to call my attention to matters in which his prejudice is supposed to be engaged than to other matters of relative indifference.

Of course, I need hardly add that I am not speaking from an impression but from knowledge of just how my correspondence is handled.

Sincerely yours,
WOODROW WILSON.

"Upon an occasion when there reached Mrs. Wilson a pamphlet entitled 'Facts Gathered by Knights of Luther from Washington Bureau of Statistics,' charging that my religion influenced me, Mrs. Wilson wrote me the following letter:

The White House, Washington.

My Dear Mr. Tumulty: I am sending you these enclosures because I know they are absolutely false and that there may be some way to stop them.

I have said nothing about them to the President, for there is nothing gained by doing so, but I felt that loyalty to you demanded that I let you see them.

Perhaps you know of some way your priest or personal friend in your church could stop it, as of course any public denial would be absurd, as it would only dignify their false statements.

Faithfully yours,
EDITH BOLLING WILSON.

"One of the most delightful relationships I enjoyed in my eight years at the White House was with that distinguished Mississippi Senator John Sharp Williams. Upon occasions he received letters containing insinuations against me similar to those so blatantly uttered by Governor Walker.

"As a matter of fairness to those who wrote Senator Williams, I have seen fit, in quoting the following letters, to delete the names of the Senator's correspondents.

Williams's Letter On Wilson.

"Under date of March 10, 1914, Senator Williams received a letter, copy of which is in my files, in which the writer stated in substance that I, being a Roman Catholic and of foreign birth, should not be permitted to hold any office of trust.

"The writer further urged Senator Williams to confer with President Wilson and urge him to clean out of office all Catholics and foreigners, &c.

"Senator Williams replied to this gentleman under date of March 14, 1914, as follows:

United States Senate,
March 14, 1914.

My Dear Sir: I have yours of the 10th. I have seen several copies of The Liberator and of several of the anti-Roman Catholic newspapers containing articles in substance such as you refer to.

A man is not disqualified for office because he is a Catholic any more than because he is a Methodist or a Presbyterian or an Episcopalian or a Baptist. Mr. Tumulty, the President's secretary, undoubtedly is not dangerous to the freedom or independence of the American Republic.

He is a young fellow with a clean, open face; was appointed by President Wilson because he was an excellent, intelligent and loyal secretary, and for no other reason, and I think that you will conclude with me that it would be brutal in the President to discharge him because he is a Roman Catholic.

Let us take it for granted that our President, Mr. Wilson, has some sense, some character and some independence. If you do not know it, we people in Washington do know that he is not only nominally but really the President of the United States, and neither Mr. Tumulty nor I nor anybody else controls him.

The truth is nobody influences him very much. The further truth is that he is not subject to the amount of influence that he ought to be from the arguments and knowledge of those more experienced, perhaps, than he in public matters.

You may rely upon it that President Wilson is not going to discriminate in favor of or against anybody on account of that person's religion. You may still further rely upon the fact that Mr. Tumulty is not going to seek to persuade him to do so. In the first place, he would not want to do it, and in the second place, he could not do it if he wanted to.

In conclusion, let me say that I expect that I am as good a Protesttant as you or anybody else. My forefathers fought for Protestantism when it meant a good deal. Very truly yours, JOHN SHARP WILLIAMS.

"On another occasion, an unfriendly critic of mine saw fit to address Senator Williams. This critic declared, in his letter to Senator Williams, that it appeared 'that the Catholic Church was running the Government and that it was only a few years ere we would have a repetition of St. Bartholomew's Day and the Inquisition.'"

Williams's Letter to Wilson.

Senator Williams transmitted this correspondence to President Wilson by letter, which is as follows:

United States Senate, Jan. 31, 1914.

(For an idle hour.)

His Excellency Honorable Woodrow Wilson, the President, the White House.

My dear Mr. President:

I enclose you a letter from one * * * of * * *, Miss.

I never knew before that Tumulty was such a dangerous character—that is, as regards religion. I have never seriously regarded him as a religious factor at all. I knew that you had some serious intentions along that line, but did not know that Tumulty was your "father confessor."

In enclose you a carbon copy of my letter to Mr. * * * and also the clippings which he sent me, which are direful in their prophesies with regard to many impending evils and especially with regard to the "Spanish Inquisition."

Even if you and Tumulty want to start an inquisition I hope you will make it either French or Dutch or Italian, because the adjective "Spanish" in connection with that inquisition has a pretty bad sort of meaning.

Moreover, I hope when the time comes for you to inaugurate the system that you will issue a special Papal dispensation for me and have Tumulty sign it.

Since dictating the above I have come across a letter from Mr. * * * of * * *, Miss., together with an article clipped from another paper, written by a so-called "Mississipi Democrat." (I don't know what stripe Democrat that is. There seems to be about two hundred stripes these days.)

For heaven sake, save my religion. Get Tumulty to help you if you can. If he can't do it call on Jim Martine, and I know Jim won't attend to it.

I have told my secretary to mark this letter at its heading "for an idle hour."

I am, Mr. President, with every expression of regard,
Very truly yours,
JOHN SHARP WILLIAMS.

Wilson's Reply to Williams.

"To this letter President Wilson replied as follows:

The White House.
Washington, Feb. 5, 1914.

My dear Senator:

I greatly enjoyed your letter of Jan. 31, about the impending Inquisition. Your letter to Mr. * * * is admirable. You have taken him just the right way.

Your letter contains delightful ridicule of the whole absurd business, but, after all, there is a serious side to it. I think you cannot imagine how general, at any rate in its distribution throughout the country, this sort of thing is.

Of course, I know how small a minority take any stock in it, but it is distressing that such absolutely absurd ideas should find lodgment in any minds of America.

If I could answer the letters that come to me as perfectly as you answered Mr. * * * perhaps it would be an intellectual and literary amusement.

With the warmest regard,
Cordially and faithfully yours,
(Signed) WOODROW WILSON.

"I sincerely regret that in free America controversies of this unfortunate character are ever necessary. * * * There is no bitterness in my heart. I am sure that in a calmer day Governor Walker will experience a resurgence of that old chivalry for which the Southland is noted and frankly admit that he no longer points with pride to the utterance delivered by him at Kansas City, and show by his action that Christ did not speak in vain when he said:

"'Thy neighbor, then, is he who suffers, he who needs help, whoever he is, of whatever nation or religion he may be; even thine enemy, if he needs thee, even if he does not ask help, is the first of thy neighbors.'"

Defended by Baker and Roosevelt.

ATLANTA, Ga., Oct. 23.—The Atlanta Constitution printed this morning telegrams from former Secretary of War Newton D. Baker and former Assistant Secretary of the Navy Franklin D. Roosevelt, both of the Wilson Administration, taking issue with an address published last week by The Constitution attributed to Governor Clifford Walker of Georgia to the effect that "the Catholic secretary of a sympathetic President" had shown preference to the Catholic Church in war camps during the World War.

Davis Pledges to War Mothers Efforts To Make "Conciliation Habit of Nations"

Special to The New York Times.

WASHINGTON, Oct. 23.—A new expression of his views on war and methods for its prevention has been given by John W. Davis, in a letter, made public today by the Democratic National Committee, written to Mrs. Alice M. French of Indianapolis, founder of the American War Mothers, and the first to serve as head of that organization.

Mr. Davis's letter follows:

St. Louis, Mo., Oct. 13, 1924.

Mrs. Alice M. French,
Middle Drive, Woodruff Place,
Indianapolis, Ind.

My dear Mrs. French:

I am deeply grateful for your letter assuring me of your support in the present campaign and I am sincerely proud of the reasons which move you in the matter. Who can know as well the crushing grief that war imposes as those who, like yourself, gave to the country's service the children you had nursed from infancy to manhood?

You comforted yourselves as they so gallantly marched away with the proudest that they went on a holy crusade to end all future war and that out of your sacrifice and their courage there would be built a world where peace and reason might displace the rule of brutal force.

This promise so often repeated to you and to those like you, it is the sacred duty of your country to redeem by every exertion in its power, and I rejoice that the Democratic Party has pledged itself to hasten the day of this redemption.

That day will come all the sooner for the fact that the mothers of those who fought and those who fell in the great war have found in their common motherhood a common tie, and through their common suffering have reached a common faith in the possibility of a better world.

Those who sow among the nations the seeds of distrust and suspicion, who teach men that virtue and honesty and fair dealing are not to be expected from other nations than their own, who preach peace but practice war, no matter how loud may be their patriotic professions, are at heart enemies of all that makes the future bright. Trust is nobler than distrust; confidence builds loftier monuments than suspicion.

No one of sound reason can be unmoved by the thought of the nameless horrors that will surely attend any future war. It may well prove destructive to civilization itself and certainly to the happiness of men and women for unnumbered generations. Reason and religion join in warning us to avert so great a catastrophe by using all the means in our power.

Speaking for myself, I shall, if I am elected, leave nothing undone to hasten the day when conference and contact and conciliation shall become the normal habit of nations and when a decent respect for the common judgment of mankind shall serve to keep order throughout the civilized world.

Faithfully yours,
JOHN W. DAVIS.

Odd facts about
Corns
End them this new way

SINCE man started to wear shoes his feet have hurt him. Scores of ways to end corns have been tried. Most are alike. Blue-jay is scientifically different, quick, safe; the discovery of a noted scientist. It stops the pain. Then the corn loosens and soon disappears. That's all—paring a corn yourself is dangerous. Use it tonight, walk in comfort tomorrow. Your druggist has it.

Blue-jay

VANTINE'S
The House of the Orient
39th St., Just West of Fifth Ave., New York City

ORIENTAL RUGS

One who buys an Oriental Rug before calling at Vantine's misses an opportunity

Record Low Prices for Large Size Rugs

These are splendid values, and we cannot emphasize too strongly that this is an opportunity you should not overlook. At these prices the assortment will soon cover the floors of appreciative owners.

The Average Size of these Rugs is 9x12.

Chinese $192.50 up
These Chinese Rugs have a deep, soft pile, and come in Blue, Gold, Tan and Taupe backgrounds.

Arak $245.00 up
The Silk Finish Persian Araks are in a variety of all-over and modern patterns and colorings.

Laristan $280.00 up
These are a High Quality India Rug, suitable for the dining room and other rooms where long wear is essential. They are in light and deep Blues, Dark Red and Mulberry.

Kirmanshah $300.00 up
The Kirmanshah is another famous Rug classed as a Persian. Their soft and lustrous beauty is well known.

Belouchistans
Red and Mulberry colors, the greatly admired shades, predominate. The Geometric Patterns in angular forms, identifying these rugs with the Turcoman family, make them adaptable to any decorative scheme. The Rugs are also washed.

Sizes 4 ft. 5 in. x 2 ft. 9 in. to 6 ft. 6 in. x 3 ft. 9 in.
The Prices are Reduced to About Half and Range from
$22 to $45

Vantine's Is a Permanent Oriental Exposition

The English Shop for Men
Fleming's
2 John St., at B'way. 10 East 44th St.

The Season's Greatest Overcoat Values

Finest Imported Fabrics at a Saving of $15 to $25!

Values that are absolutely unprecedented—ultra smart London fashion garments, in the newest field shades—tan, light and dark grays and undertones—single or double breasted box models, great ulsters, etc., very special.

$35.00 to $55

Suits and Topcoats
In finest Scotch Tweeds, English Suitings, Blue unfinished Worsteds and Cheviots.
$35.00 $37.50 $42.50

Lord & Taylor
FIFTH AVENUE
TELEPHONE FITZROY 1900

YOUNG PEOPLE'S STORE—FOURTH FLOOR

At left—Dress coat of imported fabric. Deep collar and cuffs of Australian opossum. Crepe lined. Cranberry, shutter green and penny brown. $49.50

At right—A soft coat of velvet, collared with sable dyed mink. Cinnabar, fairway and penny brown. $59.50

Sizes 12½, 14½, 16½.

Fur Collared Coats
for the Intermediate Girl

Coats designed especially for the girl who has outgrown little girl styles and has not yet assumed the modes of the junior miss. Three very becoming models in desirable new fabrics, collared with selected furs. $39.50, $49.50, $59.50

$39.50—A straightline model of soft wool fleece fabric has a wide shawl collar of beautifully marked raccoon. Silk lined and interlined throughout. Fairway green, rust and Havana brown. Sizes 12½, 14½, 16½.

Naval Reefers $15
Of Wool Kersey

Copied from the reefer worn by petty officers in the navy. Of navy blue wool kersey, lined with scarlet flannel. Convertible collar, side and muff pockets, half belt at back, embroidered emblem and naval buttons. Sizes 3 to 10 years.

Boys' Blouses 95c

Made with attached collar of woven madras in stripe patterns in desirable light colorings. 8 to 15 years.

Boys' Shirts, $1.35—Made of striped percale and madras with attached collars or with neckband. 12½ to 14.

Boys' Pajamas $1.35

Soft, warm flannelette. Very carefully proportioned and generously cut. These pajamas are from our regular stocks and are specially priced for this occasion. One piece style, sizes 4 to 12 years; two piece, 8 to 18 years.

Dress Hats of Velvet

New models trimmed with ribbon.

Sketched at left—The rather wide, drooping brim and soft sectional crown are two style points in favor of this model, while the cocarde of self colored ribbon makes a third. In green, beaver, brown or black. Other velvet hats from $6.95 to $12.95

Junior Misses' Sweaters

Chanel model designed for women and adapted for the junior miss. Of soft yarn in rust, tan, Copen and Lanvin with collar and cuffs and narrow cross stripes of contrasting color. Another model has V-neck. 13-15 17 years, $7.50

Skirts to match in solid colors. $7.50

ADVERTISEMENT.

BOARD OF ELECTIONS OF THE CITY OF NEW YORK, GENERAL OFFICE, MUNICIPAL BUILDING, MANHATTAN.

New York, October 19, 1924.

Pursuant to the provisions of Section 51 of the Election Law, Chapter 588 of the Laws of 1922, notice is hereby given that at the General Election to be held on Tuesday, November 4th, 1924, the following officers may be voted for in the County of New York.

41 Electors of President and Vice President of the United States.
Governor.
Lieutenant Governor.
Secretary of State.
State Comptroller.
State Treasurer.
Attorney General.
State Engineer and Surveyor.
3 Justices of the Supreme Court for the 1st Judicial District.
1 Justice of the City Court.
1 Judge of the Court of General Sessions.
Sheriff.
12 Representatives in Congress.
2 State Senators.
23 Members of Assembly.

JOHN R. VOORHIS,
CHARLES B. REITZ,
JAMES KANE,
JACOB A. LIVINGSTON,
Commissioners of Elections.

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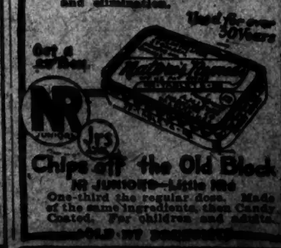
All advertisements offered for publication in The New York Times are subject to its censorship. Fraudulent, misleading or questionable announcements are not accepted.

The New York Times
TIMES SQUARE NEW YORK

NR

KEEPING WELL.—An NR Tablet (a vegetable laxative) taken at night will keep you well by toning and strengthening your digestion and elimination.

Used for over 30 Years



Chips off the Old Block
NR JUNIORS—Little NRs
One-third the regular dose. Made of the same ingredients. Sugar Coated. For children and adults.

POLL SHOWS DRIFT IN FAVOR OF DAVIS

La Follette Still Leads Him, However, in Figures of the Literary Digest.

SHIFT IN KENTUCKY NOW

Democratic Candidate Leading by Nineteen Votes—California Classed as Doubtful.

A marked drift away from La Follette appears in the report of The Literary Digest poll made public yesterday. A strong drift toward Davis is shown and a slight drift toward Coolidge.

La Follette still has a slight lead over Davis in the total of this poll, while the Coolidge total is considerably more than the combined vote of his opponents. The totals are as follows:

Coolidge	1,293,378
La Follette	496,006
Davis	487,782

The most significant change during the week, in this ballot, has been the change of Kentucky fro mthe Coolidge column to the Davis column. This week Davis leads Coolidge in Kentucky by nineteen votes, the totals being 13,853 to 13,834. Davis has shown a steady increase in popularity in this State in the straw vote.

The recent showing of Davis in his own State of West Virginia has been so good that The Literary Digest classes it as doubtful, although Coolidge has a large lead in the totals, his vote being 16,352, as against 12,049 for Davis. The publication classes California as doubtful between La Follette and Coolidge, although the Republican candidate has 76,049, against 65,050 for La Follette. The California straw voters have given only 10,155 ballots for Davis.

La Follette Vote Shrinks.

The drift away from La Follette is measured by the fact that he had 24.19 per cent. of the total in the poll up to Oct. 11, but in the last two weeks this has shrunk to 21.57 of the total. This means that early in the campaign he was receiving one vote in four and that today he is receiving one vote in five. The percentage figures showing the drift in the past two weeks are as follows:

	Total Vote	Coolidge	Davis	La Follette	Minor Candidates
Oct. 11	1,451,591	55.67	18.99	24.19	1.13
Oct. 18	1,903,004	56.03	20.19	22.73	1.05
Oct. 25	2,300,484	56.22	21.20	21.57	1.01

The vote by States in the poll so far is as follows:

	Coolidge.	Davis.	La Follette.
Alabama	5,206	11,177	1,486
Arizona	4,188	1,950	2,220
Arkansas	5,494	10,765	1,891
California	76,049	10,155	65,050
Colorado	19,014	4,063	6,072
Connecticut	19,706	2,982	5,662
Delaware	2,799	1,333	340
Dist. Columbia	4,462	1,912	1,449
Florida	6,417	8,761	2,086
Georgia	5,268	16,893	2,450
Idaho	5,777	1,462	3,540
Illinois	97,571	19,291	38,684
Indiana	56,207	20,217	13,398
Iowa	44,187	9,830	21,163
Kansas	30,910	8,744	8,228
Kentucky	13,834	13,853	1,954
Louisiana	4,429	6,526	1,919
Maine	16,217	2,735	1,589
Maryland	11,423	6,306	4,777
Massachusetts	70,217	9,479	14,062
Michigan	70,822	8,402	21,653
Minnesota	56,755	5,582	20,332
Mississippi	2,150	10,472	902
Missouri	46,381	20,291	10,584
Montana	7,607	1,773	4,460
Nebraska	20,683	8,832	5,771
Nevada	1,162	352	865
New Hampshire	8,687	1,719	996
New Jersey	43,866	8,241	9,505
New Mexico	2,818	1,748	1,610
New York	155,771	53,815	54,467
North Carolina	10,671	17,117	1,383
North Dakota	7,274	1,414	4,737
Ohio	86,339	22,616	29,380
Oklahoma	21,378	17,229	5,880
Oregon	18,224	5,186	3,640
Pennsylvania	83,471	17,783	25,146
Rhode Island	10,418	1,361	1,478
South Carolina	2,447	11,783	363
South Dakota	7,210	1,585	5,237
Tennessee	11,566	15,304	2,096
Texas	24,577	39,289	8,687
Utah	4,926	1,916	3,378
Vermont	7,926	766	913
Virginia	12,200	20,482	3,206
Washington	25,889	4,630	16,052
West Virginia	15,353	12,049	3,108
Wisconsin	29,659	5,003	25,902
Wyoming	3,312	719	1,504
State unknown	14,307	8,906	8,253
Total votes	1,293,378	487,782	496,006

In 1920 these straw voters, according to their statements, voted as follows:

	Rep.	Dem.	Did Not
Alabama	1,530	11,087	3,327
Arizona	3,902	2,920	1,558
Arkansas	4,258	10,772	3,160
California	91,406	25,088	24,053
Colorado	17,116	6,491	6,264
Connecticut	18,560	5,365	4,402
Delaware	2,548	1,164	772
Dist. Columbia	2,599	1,016	3,775
Florida	4,312	9,802	2,425
Georgia	3,358	16,245	4,532
Idaho	6,294	2,160	2,427
Illinois	100,284	25,025	30,352
Indiana	51,815	20,533	15,467
Iowa	50,154	11,808	13,806
Kansas	29,088	9,911	9,797
Kentucky	12,175	13,685	4,940
Louisiana	2,991	7,473	2,493
Maine	14,000	2,857	3,749
Maryland	11,020	8,439	5,145
Massachusetts	69,906	10,134	16,843
Michigan	69,796	11,806	19,430
Minnesota	39,309	7,725	15,079
Mississippi	1,303	9,650	2,604
Missouri	45,959	29,528	12,925
Montana	8,148	2,875	2,831
Nebraska	21,787	9,042	7,706
Nevada	1,222	647	450
New Hampshire	7,754	1,918	1,853
New Jersey	41,628	9,441	10,301
New Mexico	2,983	2,131	1,070
New York	140,870	43,445	46,722
North Carolina	8,435	16,215	4,568
North Dakota	9,213	1,618	2,621
Ohio	86,418	28,003	23,586
Oklahoma	18,507	18,680	7,787
Oregon	19,996	9,046	6,117
Pennsylvania	83,808	17,990	23,943
Rhode Island	9,343	1,432	2,329
South Carolina	879	10,900	2,174
South Dakota	9,228	1,988	2,850
Tennessee	9,988	13,690	5,370
Texas	15,136	44,608	13,027
Utah	5,134	2,212	1,863
Vermont	6,927	852	1,350
Virginia	10,343	19,588	6,269
Washington	29,042	7,518	9,531
West Virginia	15,004	9,812	4,785
Wisconsin	45,422	9,034	18,428
Wyoming	3,358	1,185	1,046
State unknown	13,190	7,911	10,828
Total votes	1,288,572	548,133	441,994

Votes of Other Candidates.

The votes received by other candidates in the poll this year are as follows: Faris (Prohibitionist), 1,568; W. Z. Foster (Farmer-Labor Party), 4,562; Nations (American Party), 12,241; Wallace (Commonwealth Land Party), 1,158; Johns (Socialist-Labor Party), 3,800.

On the basis of its figures The Literary Digest ventures a prediction.

"If this poll is any indication," it states, "President Coolidge is likely to receive considerably more than a sufficient number of votes in the Electoral College to insure his election to succeed himself as the next President of the United States."

In its analysis of the straw vote and defense of it, the weekly says:

The Digest figures, of course, appeal very differently as to their probable accuracy, according as the observer is on the Republican or Democratic side of the political fence. The Democratic National Campaign Committee, we are informed, has gone so far as to send out several dispatches attacking the accuracy of the poll.

"Democratic editors throughout the country argue that it overestimates the Republican strength by anywhere from 10 to 33 1-3 per cent. Few Republican publicists, apparently, believe that it under-estimates Republican chances.

"Taking Mr. Coolidge's vote in States and lopping off a third, as a critic suggests, straight down the list a slightly different story is told, in the return of 2,200,000 votes tabulated herewith.

Coolidge Regarded Safe.

"Coolidge would lose California, Nevada and South Dakota to La Follette; Maryland, Missouri, Oklahoma and West Virginia to Mr. Davis. This would reduce his present indicated vote in the Electoral College by 65, still leaving a total of more than 300, however, with only 266 required for election.

"Mr. Davis is, of course, shown by the present returns to be on a practical equality with La Follette in actual number of votes received and very far ahead in electoral votes.

Stern Brothers

Forty-second and Forty-third Streets, West of Fifth Avenue

Every good style idea of the season is represented in this big exhibit!

Overcoats $45

Featuring exceptional values!
Styled and tailored by Kirschbaum

What's your fancy? A big, roomy ulster, a box coat, a storm coat, or a great coat? You'll find the correct idea here. Single or double breasted—with or without belts. Rich fabrics, in beautiful colors, from home and abroad. The workmanship reflects the skill the Kirschbaum craftsmen gained in sixty-five years of practice.

Suits—two fine offerings at $40 and $45

MEN'S SECTION—THIRD FLOOR

The BREWSTER

$725

What should you pay for a Grand?

YOU are eager to own a grand piano and want to get one for the lowest price that *is safe* to pay. Naturally you wish something more than a handsome piece of furniture. You want a piano that has the real tone and action of a grand.

In our judgment the most satisfactory answer to your problem is the Brewster. It is so true a grand in every sense of the word that it has the unreserved backing of Chickering & Sons.

A modest first payment puts this beautiful baby grand in your home. Full value for your present piano. Two and a half years to pay the balance.

Tower of the new Chickering Hall.

Chickering & Sons
ESTABLISHED 1823 INC.

CHICKERING HALL—27 WEST 57TH STREET

PIANOS OF ALL PRICES—EACH PRE-EMINENT IN ITS CLASS

GIMBEL MONTH IN NEW YORK

SALE for MEN!

Extra Fine Foreign Fabric

OVERCOATS

Months ago we planned to offer during *Gimbel Month* men's overcoats of fine foreign fabrics—at the lowest prices we have ever sold them for. So we selected the Woolens. Selected them for their warmth, for their wear, for their good looks, for their smart colorings that only foreign looms can produce. And we turned these fabrics over to two Men's Fashion Creators—to be made up into the smartest coats they knew how to make. The result of all which you will read about below.

REGULARLY $40, $45

$33.50

This group of the special Gimbel Month purchase includes fine men's overcoats tailored of Great Grimsby fabrics, imported from England. The newest Fall colors in plain shades—each pattern with a handsome contrasting plaid back. Single or double breasted box effect as well as half-belters and street ulsters. Sizes 34 to 46. Note the savings on each distinctive coat!

REGULARLY $45, $50

$38.50

Ultra-smart are the coats in this group—tailored of the famous St. Albans fabrics—in crisp new Fall shades. Various field tones, including the popular light tan, blue greys, lovatt shades and light cinnamon. The cloth is 38 to 40 oz.—which means to the man who knows, warmth without weight. Every overcoat has an attractive rug-plaid back, with Satin yoke and trimming. Many are copies of fine foreign coats. The styles are: single and double breasted street ulsters, large burly double breasted half-belters. Sizes 34 to 44.

REGULARLY $65, $75

$55.00

The fabrics for this extraordinary group of overcoats were imported by Gimbels from the finest and smartest looms of Great Britain. *Sime Williamsons, Gibson Lumgairs, Edwin Gardners, O'Briens.* Each fabric has a rich rug and plaid-back effect. Rich, lofty, surface cloths—in new Fall shades or undertones and plaid effects. And the coats were tailored to our order. Five distinct models. Single or double breasted. Street ulsters, big ulsters, half-belters. Sizes 34 to 46.

Three Wonderful Sale Groups of

TWO-TROUSER SUITS

$29.50

Plain staple colors. Or smart stripes, mixtures and novelties. Two or three button single breasted coats. Sizes range from 34 to 44. Styles suitable for men and young men.

$34.50

Cheviots, Cassimeres, Pencil Stripes, Worsteds, Blue Serges, Blue Unfinished Worsteds. Single breasted Metropolitan styles for men, young men and students. Sizes 32 to 46.

$44.50

Finest Unfinished Worsteds. Plain blues. Smart new stripes. Chevlots from standard mills. Cassimeres for long wear. Many attractive shades. Single and double breasted. All sizes.

Enough Woolens Left to Tailor

3000 SUITS-to-MEASURE

With Coat, Vest and Trousers.

EXTRA TROUSERS, $8.50

New Fall Patterns

Newest effects. In every shade. Plain blue or mixtures or fancies. Every fabric guaranteed as to color. Fall or winter weight.

Our Regular $50, $55, $60 Made-to-Order Suits

$33

Hundreds of men have been pleased with suits that we have made in our *Gimbel Month* Tailoring Sale. But we still have many yards of 100% virgin wool fabrics. Imported from Great Britain. And the finest American fabrics that a man could buy for made-to-order suits at $17 to $27 more!

Delivery in About Two Weeks

Plain Blue Serges, Fancy Unfinished Worsteds, Silk and Wool Mixtures, Blue Unfinished Worsteds, Smart Pencil Stripes, Fancy Stripes, Foreign Cheviots, Fine Cassimeres, Quality Tweeds, Fancy Worsteds.

EIGHTY-TWO YEARS OF FAITHFUL SERVICE

GIMBEL BROTHERS

32ND STREET - BROADWAY - 33RD STREET NEW YORK CITY

Flint's Fine Furniture

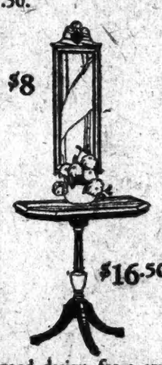
THE LITTLE TABLE
in a number of roles

A WILLING handmaiden, it stands beside the davenport, the armchair, adding comfort and convenience. Or it may be of a wandering nature, becoming suddenly important at tea time. It companions your reading hours and supports your social activities—friend, social secretary, hostess—verily, the little table plays a number of roles.

$17.50

At your elbow a light, a box of sweets, a new book. This end table aims to keep you at home nights. Very inexpensive, solid mahogany, and only $17.50.

$8



$16.50

A good design for a small hallway. It performs all its duties, but consumes no great space (13" x 26"). Solid mahogany, $16.50. And can you believe that the mirror is only $8, mahogany and 10" x 31"

$19

Ask the demure tip table what it does, and it replies, "What would you have me do?" But suspect a lot of good things about it: 20" x 30", solid mahogany, $19.

Flint & Horner Co., Inc.
20-26 West 36th St.
A few yards from Fifth Avenue

Brucewood
A smart starched collar with the new long cut points

C&W
EARL & WILSON

The Kick
Without Coffee's Harm

Kaffee Hag is delicious coffee with the caffeine taken out. You never tasted a more delightful blend. Caffeine is the drug that harms. It forbids coffee to children and to many others. Now all may drink coffee to their heart's content. And coffee at its best. Substitutes are unnecessary.

Send for free sen-cup test package.

KAFFEE HAG CORPORATION

DISORDERS CONTINUE IN BRITISH CAMPAIGN

Free Fights Occur in Scotland, Requiring Police Intervention—Reds Are Accused.

WOMEN'S ATTITUDE DEBATED

Lady Rhonda Asks Them to Vote as a Class Against Discrimination.

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Special Cable to THE NEW YORK TIMES.

LONDON, Oct. 23.—Further cases of rowdyism at election meetings are reported today, and again Labor adherents are accused of being the principal offenders, but Labor leaders repeat their denial of any organized opposition and the Labor organ, The Daily Herald, charges the "capitalist press" with publishing alarming reports of rowdyism to influence the electors in favor of the Conservatives and Liberals.

It claims to have numerous local correspondents throughout the country, and up to today had received only one new account of rowdyism. This, curiously enough, was the reported breaking up of Labor meetings at Anglesea.

Next to the Labor supporters the Communists, it is alleged, are responsible for much of the disorder at political meetings, but the Communist Party in its turn has issued a statement denying all knowledge of any organized rowdyism and repudiating "as a party and for its individual members all responsibility for anything of the sort that has occurred."

Communist rowdies, however, are said to have played a leading part in a serious outbreak at Greenock, on the Clyde, where Councillor Stephen Kelly, Labor candidate, was attacked by a gang of roughs at an open air meeting. Mr. Kelly tried to get free from the crowd but was kicked so brutally that he fell down, unconscious. A free fight followed and a large force of police was necessary to quell the disturbance.

Communists are also held responsible for the disorder in North Battersea which resulted in personal injury to Mr. Hogbin, Liberal candidate, and insults to his wife.

Mr. Asquith, speaking at Paisley again tonight, made a vigorous protest against election rowdyism by a "set of unintelligent hooligans." Yesterday he had been greeted with catcalls and other shrill outcries, and today he remarked that he might as well have been addressing a menagerie.

Mr. Asquith's denunciation of disorders did not, however, secure for him a quiet hearing tonight. His speech was frequently interrupted by an unruly element, and the word "liar" was freely hurled at him.

At Rochdale Mr. Masterman, Liberal, had trouble with his audiences. One meeting had to be closed after something like a free fight, during which an excited woman pushed the local Labor leader and received a blow in return. Her assailant was thereupon struck by a prominent Liberal.

There was an outburst of rowdyism also in Edinburgh at a meeting where the stewards were called upon to eject an interrupter. The stewards were attacked by the man's comrades and a furious scrimmage followed. Terrified women rushed toward the speakers' platform for safety and one went into hysterics and shrieked at the top of her voice. The meeting had to be abandoned.

Poet Has Social Program.

J. C. Squier, one of the best known literary men of London, poet and editor of The London Mercury, monthly magazine, is making a hard fight to enter Parliament as Liberal for the Chiswick seat. This is one of the dormitories of the metropolis, the inhabitants of which vote Conservative traditionally, but Mr. Squier believes that if it were not for Labor intervention he would give Lieut. Col. Grant Mopden, the present member, a hard run, and thinks that he will have a good chance of capturing the seat when he has had more time to make himself known. For Mr. Squier finds there is no lack of interest in the creed he puts forward, but his great obstacle is the difficulty of getting the business man, once he is beside his own fireside, to turn out to listen to political arguments.

"My audiences are very responsive to solid argument," he said to THE NEW YORK TIMES today. "In my first few speeches I made myself clear on my condemnation of the Campbell case and the Russian loan, and now I am concentrating on domestic issues."

Mr. Squier is for upholding the British Empire and fleet, but he is chiefly interested in social reform. As he expounds his views it is evident that though he is an opponent of socialism, he thinks the resources of the community might be used economically to benefit conditions. Thus he would like to see the State take over the whole business of insurance.

"I should insure everybody," he said. "Think of the enormous waste there is in the present system of agents and commissions and endless bookkeeping. The State system, with its threefold contributions by employer, employed and the State itself, has worked out cheaply and very profitably, and I should like to see it extended and the insurance business very much simplified."

In the same way Mr. Squier believes the housing shortage might be dealt with. His figures are tentative and subject to amendment, but he believes housing conditions are injuring the life of the people far more than the politicians realize, and that the shortage should be tackled with the same courage as were the war problems. He would have a loan of £400,000,000 raised to lend money at 2½ per cent. to all who wish to build a £1,000 or £2,000 house. The money should be paid off in 20 years and interest and sinking fund treated as part of the rent.

The shortage of building labor and trade union conditions should be treated with the same vigor as the shortage of labor was in the war, he says, adding:

"But the men must be protected against too great dilution by some guarantee to look after them when the shortage of houses is made up."

Unemployment, too, Mr. Squier regards as a problem needing the most earnest efforts to alleviate, and he spoke of real wealth to be created for the country by constructing new roads. In this he is taking advantage of local experience. Every touring motorist knows how hard it is to get out of London to the west, through the narrow, old-fashioned streets of Brentford. This is close to Mr. Squier's constituency, and he can point out how some money spent on improving this obstacle to rapid traffic would pay for itself.

Baldwin's Son Twitted Over Family.

Stanley Baldwin's Socialist son, Oliver Baldwin, who is seeking election as a Labor candidate at Dudley, has been subjected to personal attack over his relations with his father.

Answering a taunt that he had been "turned out of house and home through his own conduct," he said:

"It is true I have no mansion now in Bewdley. I gave that to the British Legion. My differences with my father are political only, and if the Tories repeat this foul lie I shall have to ask my father for a public repudiation."

Mr. Lloyd George, in an election address issued today, says the Labor Government seeks a verdict of the electors on three points. To the first, the proposed guarantee of a loan to the Communist Government of Russia, he will continue to offer resolute opposition, he says, declaring it is a profligate and pernicious waste of public money.

The second point, he says, is the record of the Government, and the third an invitation to arm the Government with a mandate to overthrow the existing social and economic order and to substitute for it a system based on public ownership and control of all the means of production and distribution.

Such a revolution would land the country in chaos and ruin, from which it could only emerge as an impoverished and enfeebled nation, Mr. Lloyd George asserts.

Lady Cynthia Mosley, Lord Curzon's daughter, is actively assisting her husband, who is standing as a Labor candidate in Birmingham. This Labor daughter of a Tory peer and former Secretary for Foreign Affairs, does not spare her father in her speeches.

"When Labor went into office," she told one audience, "foreign politics were in a shocking state. England was on bad terms with all her Continental neighbors; everywhere things were going from bad to worse."

Women's Interests Debated.

In a special appeal to the women voters Stanley Baldwin says:

"I place first in my appeal to the women of Great Britain a confident hope that they will give themselves heart and soul to a policy of encouraging mutual trade within the empire by means of imperial preference."

Whether British female voters should vote for women candidates as women, or vote by parties as men do, has become a subject of controversy since the Women's Freedom League urged the former course.

Following Lady Frances Balfour's condemnation of sex warfare in politics, Lady Rhonda, one of the most successful business women in Britain, has urged the claim that until restrictions on female suffrage are removed women have the right to regard themselves first as women and secondly as voters.

"Women under thirty are debarred from voting; women may not sit in the Upper House of Parliament—these are among the most obvious of their legislative disabilities, and there are other disabilities which depend on the Administration," Lady Rhonda says.

"Two Government departments continue to dismiss women on marriage and refuse to give women in their employ equal pay or equal opportunities with their men colleagues.

"While these various disabilities and differentiations continue to exist, it is surely the plain duty of every public spirited and intelligent woman to take them into consideration when she casts her vote."

Sir Walter de Frece, well-known theatrical magnate, who is standing as a Unionist candidate at Blackpool, is a powerful helper in his wife's cause. Before her marriage she was Vesta Tilley, famous male impersonator and star of the vaudeville firmament. Her former popularity is not forgotten, and is proving of high political value to her husband. Her afternoon tea parties are a distinctive feature of the campaign. One woman elector invites ten of a dozen neighbors to tea with her, and Lady de Frece attends and makes a little speech.

While Lady Diana Duff-Cooper, who is electioneering in Oldham in her husband's interest, was driving from a meeting yesterday her car knocked down a ten-year-old girl who suddenly ran across the street after a dog. The car stopped at once and Lady Diana alighted and picked up the child, kissed her and took her to her home near by. There Lady Diana soothed the girl until an ambulance arrived. At an infirmary it was found that the child's thigh was fractured.

FILLS IRISH BOUNDARY POST.

MacDonald Names Commissioner and Appeals for Agreement.

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By Wireless to THE NEW YORK TIMES.

LONDON, Oct. 23.—Speaking in his constituency of Aberavon today the Prime Minister said the Government had just appointed the third member on the Irish Boundary Commission, and he added the expression of a hope that as a result both Ulster and the Irish Free State would renew their good efforts once more to settle that long outstanding difficulty.

It is understood that an official announcement of the appointment will be made tomorrow. According to a news agency the choice of the Cabinet has fallen upon Joseph R. Fisher, formerly editor of The Northern Whig of Belfast, foreign editor of The Daily Chronicle and assistant editor of The Standard.

The other members of the commission are Mr. Justice Feetham of England, Chairman, and John McNeill, Representative of the Irish Free State.

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Special Cable to THE NEW YORK TIMES.

DUBLIN, Oct. 23.—Several Republican leaders, including Miss Mary MacSwiney, have gone to Northern Ireland with the object of supporting Republican candidates there.

It was stated at their headquarters in Dublin today that Mr. de Valera will be in Newry on Friday and will accept the challenge of the Northern Government. General opinion here is that he will not be permitted to make speeches in the northern area.

HEARING BY LEAGUE ON MANDATES BEGUN

Japan Is First Nation to Report on Territory Allotted by the Versailles Treaty.

KEEN INTEREST IN COLONIES

Zionist Organization Files an Account of the Work Done by It in Palestine.

GENEVA, Oct. 23 (Associated Press).—Questions put to M. Sugimura, representative of the Japanese Government, concerning the administration by Japan of the Pacific islands under mandate to Japan, formed one of the features of the opening session today of the Permanent League of Nations Mandate Commission. The commission will spend the next ten days in Geneva examining the reports presented by various Governments which have under their mandate former German colonies and former Turkish territories, like Palestine and Syria.

The Marquis Theodoli, Italy, President of the Mandate Commission, in a statement to the newspaper men tonight, laid emphasis on the determination of the commission to obtain equitable and fair management of mandated lands. The Marquis declined to enter into a discussion of the terms of the Treaty of Versailles when a German correspondent raised the point that unless the mandate system was extended to all world colonies the German people might get the impression that the mandate system was merely a disguised form of out-and-out annexation. The Marquis said the mandate system gave only a limited form of sovereignty to the controlling countries and that the commission earnestly hoped that the good results achieved would be copied by the countries in their administration of territories known as colonies.

The question of immigration was raised by an Italian, who thought the mandated lands might serve eventually as territories of immigration for countries which have surplus populations. The officials remarked that this would especially work out for certain Far Eastern countries.

The general question of mandates has become especially interesting from the Geneva standpoint, because of the belief that Germany, when she enters the League of Nations, will ask for the restoration of one or more of her colonies in the form of a mandate.

First Report on Palestine Mandate.

GENEVA, Oct. 23 (Jewish Telegraphic Agency).—From the time Palestine was first occupied by the British until today not less than $67,000,000 were invested in the country by Jews, including the Zionist organization, the Keren Hayesod, the Jewish National Fund and private Jewish investments, it was stated in the first report submitted by the Zionist organization acting under Article IV of the Mandate as the Jewish Agency, to the Mandates Commission of the League of Nations in its fifth session here.

The Jewish population of Palestine is now over 100,000. From the beginning of the British occupation to September, 1924, 38,000 Jews entered Palestine, including 5,000 returned pre-war residents, the report says, and describes the various stages of Jewish immigration into Palestine during the last few years. In the year 1920 the Zionist organization asked the mandatory power to allow a larger Jewish immigration into the country. It was then authorized to introduce 16,000 immigrants as the first annual quota. However, in 1923 Jewish immigration into Palestine was suspended owing to the disturbances in the country at that time. Immigration was resumed later, but under limited regulations which reduced the number admitted to a minimum.

One hundred eighty-seven thousand five hundred acres of Palestine land are now in possession of Jews, as against 100,000 acres which were in Jewish possession before the war. The Jewish National Fund alone has enlarged its land holdings by 20,000 acres since the British occupation.

Particular reference is made in the report of the Jewish Agency concerning urban colonization in Palestine. The Zionist organization has assisted and encouraged investments of Jewish capital in various Palestinian enterprises. Detailed reference is also made to the work of the Jewish labor organizations and the Hadassah, the American Jewish women's organization, in the field of medical relief and sanitation in Palestine.

Considerable space in the report is devoted to the Hebrew educational system maintained in Palestine by the Zionist Organization at an annual cost of 97,175 Egyptian pounds. The system includes 60 elementary schools, 6 secondary schools, 2 teachers' training colleges, 4 technical schools and 4 manual training schools.

Since 1917 the Zionist Organization has collected £3,000,000, nearly all of which was expended in Palestine. During the same period other Jewish bodies have invested £1,500,000 in Palestine.

The report of the Jewish Agency in conclusion directs the attention of the Mandates Commission of the League of Nations to the numerous obstacles the Zionist Organization has encountered in the initial stages of the work of upbuilding Palestine as the Jewish national homeland. It declares that signs are now visible that Palestine is entering a period of sustained and many-sided development which will enable the carrying out of a larger and more rapid colonization of the country by Jews. The Zionist Organization, acting as the Jewish Agency, asks the Mandates Commission of the League of Nations that it be left free to employ to the fullest extent its resources for the economic reconstruction of Palestine and the establishment of the Jewish national homeland. The report expresses its confidence in the continued good-will of the mandatory power and the League of Nations.

Lord & Taylor

FIFTH AVENUE
TELEPHONE FITZROY 1900

Special Purchase of Hats

Satin, Felt, Velvet, Hatters' Plush

$8.95

An annual event that offers hats of the kind you usually find only at a much higher price. These were bought in a special purchase and marked at a special price. Satin hats are both tailored and dressy. Some are metal trimmed. Felts are small or large in size. Velvets in black or high colors include some very attractive sports models. Hatters' plush smartly trimmed, some with brush or pompons.

There are off-the-face models and others with drooping brims. Some have the new higher Directoire crown.

Tomorrow at nine o'clock these hats will be on display and sale.

FOURTH FLOOR

FIFTH AVENUE **Stewart & Co.** AT 37th STREET
Correct Apparel for Women & Misses

NEW FASHIONS FOR THE YOUNGER SET

Here you will find *at the lowest prices possible*—each new style feature for the Younger Set and Younger Women, presented at the very moment it has been accepted by smart women about town.

FUR TRIMMED COATS
In the Shortened Silhouette

Four New Models at 69.50
With smart applications of fur: genuine beaver, moleskin and natural squirrel—in soft fabrics and in very youthful narrow silhouettes.

The Smartest Coats at 100.00
With novel back designs or flares. Richly furred with muff or new cuffs of blue wolf, Chinese cross fox, black fox, skunk or golden blended muskrat.

Accepted Paris Models at 149.50
Lanvin, Worth and Philippe & Gaston models have been accurately reproduced in the very fabrics that bring out their smartest fashion. Luxuriously trimmed with skunk, monkey fur, natural kit fox or natural squirrel.

DINNER AND DANCE FROCKS
Are Smartest for the Younger Set

Chiffon Frocks at 29.50
Billowy, gay and youthful—each model of soft, graceful chiffon, trimmed with metal laces and fluttering sashes.

Ostrich Trimmed and Scarfed Modes at 39.50
On these sprightly frocks ostrich has been used just as the smartest young girls in Paris are wearing it now—some of the frocks scarfed for charm and dash.

Ombre Frocks at 49.50
You will want ombré chiffon frocks—for they have just come into smart fashion. This is a group that is charmingly youthful—with billowy layer upon layer of chiffon and girdles of *rhinestones* or flowers.

In Every New Color for Dining and Dancing—Gay or Dark

THE ENSEMBLE SUITS
You Will Want for Winter

Fur Collars, Cuffs and Borders 79.50
An unusual fawnskin ensemble at this price, using seal fur with scalloped edges at the collar, cuffs and hem border. Here the chenille tunic blouse is brilliantly smart with other ensembles.

Warmly Fur Collared at 69.50
These are of the new soft woollen fabrics, with smart new stitchings, fur collars and most attractive frocks.

With Genuine Beaver Fur 98.50
A tailored frock of fawnskin, with a fawnskin coat appliqué trimmed, so warmly interlined that it may be worn separately. Genuine beaver or natural squirrel furs are used for collar, cuffs and pockets.

CITIZENS UNION O. K. PUT ON CANDIDATES

Action Taken on Some Nominees for the State Senate and Assembly.

RESULT BASED ON RECORDS

Announcement Says Desirability Is Judged From a Non-Partisan Standpoint.

Walter Tallmadge Arndt, Secretary of the Citizens Union, yesterday issued further instalments of the organization's poll on the desirability of New York City candidates, irrespective of party. The lists made public dealt with candidates for the State Senate from Kings, Queens, and Richmond, and with Assembly nominees from New York and Bronx Counties.

The conclusions were based on surveys of the candidates' legislative service or their demonstrated capacity for public office. It was also compiled with consideration being given to a questionnaire sent to candidates in September.

Eight Senatorial Districts in Kings County were first considered by the union. In the Fourth District no preference was expressed, both Philip W. Kleinfeld, Democrat, and Chalmers Mern, Republican, being found qualified. Peter E. Cannon, Republican, was preferred in the Fifth District over Senator Daniel F. Farrell, Democrat, who was called "valueless as Chairman of the Cities' Committee," and who "should be defeated." Senator James A. Higgins, Democrat, was favored over W. Leo Doherty, Republican, in the Sixth District.

In the Seventh District, Joseph C. H. Flynn, Republican Assemblyman last year, was indorsed as an "able and well equipped new member who showed independence." James Oneal, the Socialist candidate in this district, was reported to be fully qualified for legislative office. Senator John A. Hastings, nominated for re-election by the Democrats, was set forth as introducing unsound bills. His general record, however, was described as "not quite so poor as last year." The Democratic candidate to succeed himself in the Eighth District, Dr. William Lathrop Love, was indorsed and his selection urged. The two other candidates in the Eighth, Raymond Clarke Ellis, Republican, and Alexander Fichandler, Socialist, were both stamped "qualified."

No indorsement was made of the rivals in the Ninth District, but of the three the Union "preferred," Frank E. Johnson, the Democratic nominee. In the Tenth District, the organization also withheld indorsement. Irving D. Lipkowitz, Republican, was indorsed in the Eleventh District.

Two districts in Queens were listed. In the Second District, preference was expressed for John L. Karle, Republican, over Senator Frank Giorgio, Democrat. No recommendation was made in the Third District.

In the Twenty-fourth District of Richmond, the Citizens Union indorsed Chester A. Reitman, the Republican nominee, over Thomas J. Walsh, the Democratic candidate and Walter Dearing, Socialist, and George Whigelt, running independently.

Sifting the candidates in the twenty-three Assembly districts in Manhattan and the eight in the Bronx the Union indorsed the following Manhattan candidates:

Frank R. Galgano (Democrat, Second District), David L. Klein (Republican, Sixth District), Noel Bleecker Fox (Republican, Seventh District), Nathan Fine (Socialist, Eighth District), Phelps Phelps (Republican, Tenth District), Samuel L. Rosenman (Democrat, Eleventh District), Paul T. Hammerer Jr. (Democrat, Twelfth District), Herbert A. Koenig (Republican, Thirteenth District), Frederick L. Hackenburg (Democrat, Fourteenth District), Samuel Hofstadter (Republican, Fifteenth District), Maurice Bloch (Democrat, Sixteenth District), Louis White Fuller (Republican, Seventeenth District), Edward F. Cassidy (Socialist, Eighteenth District), Edward Corsi (Republican, Twentieth District), Edward C. O. Thomas (Republican, Twenty-second District), Joseph A. Gavagan (Democrat, Twenty-second District), William Matthews (Republican, Twenty-third District).

Indorsed for election in the Bronx were Thomas J. McDonald, Democrat, in the Sixth District, and Samuel A. De Witt, Socialist candidate, in the Seventh District.

In the Bronx the only candidate classified as "preferred" was Edwin B. Goodin, Republican, in the Fourth District. In the Second District Charles F. Smith, Republican, and Lester W. Patterson, Democrat, were both classed as qualified, as were Julius S. Berg, Democrat, and Abraham Tivim, Socialist, in the Third District. In the Eighth District the organization found both George M. Fayles, Republican, and Joseph E. Kinsley, Democrat, acceptable.

SHAW BERATES ALL WHO FEED ON FLESH

Meat Diet Is Dope, He Declares, in an Election Debate—Vegetarianism for Revolution.

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Special Cable to THE NEW YORK TIMES.

LONDON, Oct. 23.—Election diet is the subject of a piquant interchange of opinions which has just taken place among George Bernard Shaw, Dr. Josiah Oldfield, well-known dietic physician, and G. K. Chesterton.

Mr. Shaw, who is a vegetarian, when asked whether he thought an apple a day would keep a revolution away, replied:

"I have repeatedly commented on the characteristic ferocity of vegetarians. The bull rhinoceros, elephant and human vegetarian philanthropist are typical examples of dangerous animals undulled by corpse eating. Armies fed on barley have conquered half the world; clans fed on oatmeal or potatoes have had to be exterminated because of their incorrigible pugnacity.

"Meat keeps people quiet, if they get enough of it. A week of beefsteak would change me into the mildest of men. Meat has not much value as a food, but it is incomparable as dope."

MRS. HEYWORTH FOUND.

Fiancee of "Dapper Don" Collins Identifies Stolen Ring.

Mrs. Helen Heyworth, the fiancee of "Dapper Don" Collins, identified last night a diamond ring found on one of the four men accused of robbing her in her apartment at 100 Central Park South last Monday.

This information was revealed last night by Detective Martin Owens of the West Sixty-eighth Street Station after he had succeeded in locating Mrs. Heyworth. The latter is now in seclusion and is under the care of a physician.

When the four accused men appeared in the West Side Court yesterday Detective Owens of the West Sixty-eighth Street Station told the Court that Mrs. Heyworth was too ill to appear. Alfred Hanman of 24 West Ninety-eighth Street, who accompanied Mrs. Heyworth on the night of the robbery and who was also robbed, was, like Mrs. Heyworth, absent from court.

Girl Bandit Gets Two Years.

CONCORD, N. H., Oct. 23.—Violet Mitchell, girl bandit, who, with John A. Hawes, held up a motorist and robbed him, was today sentenced to serve not less than two or more than three years in State prison by Judge William Sawyer in Superior Court. The girl cried. Hawes was sentenced to not less than five or more than six years.

CONVICT WILKINS'S SLAYER.

"Yellow Charleston" to Be Sentenced on Next Thursday.

A verdict of murder in the first degree was returned yesterday morning by a jury in Judge McIntyre's part of General Sessions against William Miller, alias "Yellow Charleston," a negro, for shooting and killing Barron Wilkins, negro politician and cabaret owner in Harlem, at the corner of Seventh Avenue and 134th Street on the night of May 24 last. The jury had the evidence under discussion for eighteen hours. Miller will be arraigned for sentence next Thursday.

The slayer had just shot and killed another negro in a quarrel over a crap game nearby. He demanded money from Wilkins with which to flee from the city. Wilkins refused and he shot him three times. Miller testified that he shot because Wilkins reached for his hip pocket and he feared he was going to draw a pistol. Witnesses repudiated this defense.

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For TO-DAY—WOMEN'S

Ensemble Costumes

Dress with Coat to Match
To be Worn Together or Separately

$85.00

Regularly $95.00 to $110.00

Developed of Suede Cloth generously trimmed with selected furs. Straight, slenderizing frock of silk and cloth with fur trimmed coat to match.

The harmonious costume sponsored by smart women. The new colors!

Stern Brothers — Third Floor

GREATER

MACY'S

Men's Departments

Fifth Floor, East Building — Broadway & 34th Street

"If I May Be Permitted To Say So..."

[The speaker, reputed to be among the best dressed young men in Wall Street, went on to say: "The extraordinary thing about the tuxedo Macy's are featuring is that although it is being sold for $42.50, it is beautifully silk lined, is made of a really wonderful self-stripe herringbone unfinished worsted; and practically the entire garment is made by hand." (Applause.)]

Use Elevators 11 to 14
Fifth Floor, East Building

SAKS - FIFTH AVENUE

FORTY-NINTH to FIFTIETH STREET

Offers COMPLETE ASSORTMENTS *of*

PHOENIX HOSIERY

For Men, Women and Children

IT is because Phoenix hose gives such superlative satisfaction that it is featured here as a conspicuous part of our hosiery departments for every member of the family.

"For long wear buy Phoenix" is the slogan of many New Yorkers, who have put them to the severest test—and found that they retain their elegance through long miles of strenuous service.

The new Tipt-toe reinforcement gives added strength where the strain is hardest, and adds substantially to the mileage of every pair.

Just now the new Fall colorings—and they are lovely—are at their best, and the assortments of all styles are very complete.

Women's Phoenix Hose with the re-inforced Tipt-toe in the fashionable colors, black and white.

Chiffon weight	1.65 *and* 2.50 *pair*
Medium weight	1.85 *and* 2.35 *pair*
Extra size, medium weight	2.35 *pair*
Lace clock hose	2.00 *pair*

Children's Phoenix hose—

Half length silk socks	85c *pair*
Three-quarter length	1.25 *pair*
Long silk stockings	1.50 *pair*

All in black, white and colors.

Men's Phoenix Silk Half Hose . 1.00 *pair*

Infant's Phoenix Hose—silk and wool hose 75c and 1.00; all silk 1.00; lisle socks 50c pair; silk socks 75c pair.

Globe-Wernicke

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THE BEAUTY OF THE PURPLE

A New Novel by

Wm. Stearns Davis

"The most singular achievement of its kind—graphically written, convincingly told—so gripping that there are moments when it is almost an agony to read it."
—Phila. Ledger Syndicate

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The Entire Contents

Living Room, Bed Room and Dining Room Suites, Damask and Brocade Wall Panels and Curtains, Rugs and Carpets, Paintings and Engravings, and exceptionally fine Kitchen Equipment of every description

NOW ON FREE VIEW

TO BE SOLD BY AUCTION

Tuesday, October 28th at 2 o'clock

SALE TO BE CONDUCTED BY MR. ELLIOT A. HAASEMAN

Clarke Art Galleries, Inc., 42-44 East 58th Street

PRINCE HERE TODAY, SAILS LATE TONIGHT

Will Arrive During the Afternoon and Go at Once to the Liner Olympic.

BARS PRIVATE DINING ROOM

British Ambassador Will Greet Royal Passenger on Deck—To Be Made Red Cross Member.

Preparations for receiving the Prince of Wales aboard the steamship Olympic, on which he will sail at 1 A. M. Saturday, were completed yesterday by the White Star Line. The Prince has expressed a desire to take his meals with the rest of the passengers, so the steamship company, according to its announcement, has reserved tables for the Prince and his traveling companions in the main dining room rather than in more exclusive dining quarters.

The steamship company arranged for the car of the Prince to go down Pier 59 to a large elevator near the centre, by which he will be taken to an upper level to board the ship from the main gangway. The Prince is expected to arrive at the pier in the afternoon, but because the arrangements for his arrival in New York are in the hands of his staff and Canadian National Railway officials, the White Star Line was not advised definitely of the hour when the party might be expected to board the ship.

"The table chosen by the Prince is a small one, seating two, and is in an inconspicuous corner formed by an alcove on the starboard side not far from the entrance," says the company's announcement. "Adjacent tables have been taken for the Prince's party. The ship's jazz orchestra, which plays in the reception room outside the dining room, is posted on the same side of the ship and the space used for after-dinner dancing is also on that side.

"The ship's gymnasium, swimming pool and squash racquets court will be available to the Prince at hours to suit his convenience. As he is an enthusiastic squash player, it is expected that he will use the court an hour or so each morning. He will find in William Bryant, the attendant in charge, an old acquaintance, with whom he played frequently some years ago, on the courts at the Bath Club in London.

"As the British Ambassador, Sir Esmé Howard, will be in New York on Friday, it is expected that he will meet the Prince and accompany him to the Olympic. Traveling on the same steamer with the Prince are General G. F. Trotter, Major E. D. Metcalfe, Captain A. Lascelles, Sir Walter Peacock and Alfred Burt, all members of his party."

The American Red Cross announced yesterday that the Prince of Wales would become one of its members and receive a Red Cross button from Mrs. William Kinnicutt Draper, Vice Chairman of the New York County Chapter, at 4:30 o'clock this afternoon on the deck of the Olympic. Sir Esmé Howard will accompany Mrs. Draper to the ship.

HAMILTON, Mass., Oct. 23.—The Prince of Wales recovered from his recent slight illness, rode to the hounds of the Myopia Hunt Club today in a pell mell drag hunt that took sixty riders over eight miles of broken country, finished first with a steady seat and then, after tea and a change of clothes, was a guest at the dinner-dance that marked the last social event of his stay on this continent. The Prince will leave New England early tomorrow morning for New York.

Looking a bit worn and tired, the Prince arrived at Lowell from Montreal in the morning. He motored to the home of Mr. and Mrs. Bayard Tuckerman Jr., Cavin Hill Farm, where he was a house guest, and renewed there an acquaintance begun on the Melton Mowbray hunting fields in England.

MONTREAL, Oct. 23.—The Prince of Wales left this city on a special train at midnight last night and crossed the international border near St. Armand at 1:45 o'clock. As he walked briskly through the waiting room to the train, he was cheered lustily by the crowd outside. When the train got under way, the Prince was standing on the rear platform waving his hat in recognition of the cheers.

QUEBEC, Oct. 23.—Before taking leave of Canada the Prince of Wales expressed his appreciation of the Dominion and its people in a message addressed to Governor General Byng. The message was as follows:

"My journey across Canada and back has given me one more mark of affection for the Dominion. At every point in it I have been welcomed with true hospitality and made to feel that in Canada I am assured of a real holiday.

"I say good-bye with great regret and with the hope that it may soon be possible for me to return."

WALLACE WON'T RESIGN, DEPARTMENT STATES

Democrats Say It Is an Open Secret That the Secretary Is Dissatisfied.

WASHINGTON, Oct. 23.—The Department of Agriculture issued a statement tonight saying that Secretary Wallace, who is in a hospital here recovering from a recent operation, had authorized the "most positive denial" of rumors that he intended to resign his Cabinet work.

Stating that Secretary Wallace has been unable to communicate directly with officials of the department since his operation more than a week ago, the department added:

"Unfortunate rumors of his resignation, which recur with some persistence, give the wrong impression to the departmental people and to the country at large. Dr. Joel T. Boone, under whose care Secretary Wallace has been for the past six weeks, today told department officials that the Secretary had not talked with any one on the matter of his resignation and had directed him to indicate to the department officials that they might make the most positive denial of rumors of his resignation."

The Democratic National Committee tonight issued a statement concerning rumors of Mr. Wallace's intention to resign, in which it asserted that "it has been an open secret for some time" that he was not "pleased with the way things have been going."

"It is known, too," the statement added, "that Secretary Wallace was not pleased with the Administration's assumption that farmers are in distress because of their own poor judgment and must work out their own salvation."

TELLS OF DAVIS'S SERVICE.

Morgenthau Says He Is Sacrificing His Chance to Make Fortune.

That John W. Davis means to devote his life for the good of the people and sacrifice his first chance to make a fortune was the statement made last night by Henry Morgenthau, former Ambassador to Turkey, in a talk delivered before a large audience at the John W. Davis for President Club, 3,654 Broadway.

"I have known Mr. Davis for many years, and I know he has served the public wonderfully well," said Mr. Morgenthau. "He has worked all his life until three years ago for the public, and he returned from London, where he served as Ambassador, impoverished. But this man really means to sacrifice his first chance to make a fortune, and devote his life to the good of the people."

In speaking of the silence of President Coolidge the speaker said that the President has to remain silent because his speeches would condemn him.

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Sixth Floor

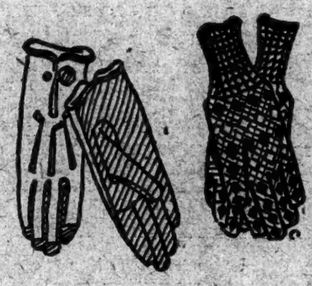
Argyle Golf Hose from Scotland striking new plaid patterns in a variety of wanted colors patterns that were in favor at recent tournaments in England . 9.00
Street Floor

A four-piece golf suit of fine cheviot . . Saks-tailored. Subdued design in self-coloring on the roomy knickers. Plain jacket or the belted back which is winning its way to favor again . 75.00
Sixth Floor

Cloth Hat by "Scott's" of London . . . for whom we are the sole New York representatives . . correct mixtures . . . a hat that is just right for knock-about wear . . ideal for the traveler as indicated by its popularity on incoming steamships, 5.00
Sixth Floor

Ayres and Smith English Caps . . . fine tweeds, checks and plaids . . . full shapes as well as the desirable small shape, 4.00
Sixth Floor

French-made all-wool Muffler . . colorful plaid design with herringbone weave . . warm and attractive . . . one of the smartest of the season's innovations . . . 72 inches long, 16 wide, 5.00 *Street Floor*



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Cosmo knitted gloves . . . patterns of black and white . . . the Prince's hunting glove, 2.95

Golf gloves . . . capeskin palm for sure club-grip . . . fabric back for flexibility, 2.95
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High Gaiters are donned by well-dressed Englishmen (and His Majesty is one) when the Autumn shooting or round of golf demands extra warmth . . patterned after the footwear of the Highland chieftains. Five pearl buttons . . strong leather understrap . . . fine imported box-cloth 5.00
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Selection of a newspaper mirrors one's intelligence, discrimination and standing in the community. Note the readers of The New York Times.

VETERANS ORGANIZE TO AID GOV. SMITH

Headquarters for Their Campaign Are Opened at the Continental Hotel.

ALSO WILL BACK DAVIS

Republican Service League Prepares for Roosevelt Rally at Cooper Union Thursday.

Organization of a World War Veterans' Committee to work for the re-election of Governor Smith was announced yesterday following a meeting of ex-Service men at the Hotel Continental. Richard O'Neill of the 165th Infantry, holder of the Congressional Medal of Honor, was placed in charge of headquarters opened at the hotel.

"The veterans have determined that the public shall know of the conditions that have existed in the Veterans' Bureau under the Republican Party," said the initial statement of the committee. "Speakers will call attention to expenditures and to the hospitalization and rehabilitation situation and also to the splendid efforts of Governor Smith in rendering, whenever called upon, aid and justice to the men of the World War."

The committee will also work for the national Democratic ticket. Assisting O'Neill will be George Johnson, twice wounded veteran of the First Division, and Morris Schapiro, past State Commander of the Disabled American Veterans, and ex-Lieutenant in the Seventy-seventh Division. Major William Kennelly, formerly of the old Sixty-ninth Infantry, will have charge of the Manhattan territory; John Carrigan of the 107th Infantry, will take care of Brooklyn; Colonel William Stacon and Daniel Skilling will be in command in the Bronx and Queens will be under the command of Michael J. Flynn. A director for Richmond will be announced in a few days.

At least 90 per cent. of the colored veterans of the war will vote the Republican national and State ticket from top to bottom, according to Dr. Reynolds S. Lighston of 2,194 Seventh Avenue, who joined the Republican Service League yesterday. Dr. Lighston is Chairman of the Veterans' Corps of the Fifteenth New York Infantry.

Colonel Theodore Roosevelt will be the principal speaker at a mass meeting to be held at Cooper Union next Thursday at 8 o'clock under the auspices of the Republican Service League. Merrill E. Gates, formerly President of the Seventy-seventh Division Association, and Henry Buxton, past New York County Chairman of the American Legion, are Executive Chairmen of the league.

Charles T. Rappina, commander of the Thomas Jefferson Post of the American Legion, issued a statement supporting Representative LaGuardia in the Twentieth Congressional District, and denying the charge that LaGuardia had been absent at the planting of war memorial trees in Thomas Jefferson Park.

TWO SAVED, 4 MUST DIE ON MONTREAL GALLOWS

Cabinet in Ottawa Commutes Sentences on Davis and Valentino in Bank Murder.

OTTAWA, Oct. 23.—"Mike" Valentino and Leo Davis will remain alive in jail when their four companions in banditry go to the Bordeaux Prison gallows in Montreal tomorrow morning to hang for the murder of a chauffeur during the $150,000 Bank of Hochelaga robbery.

The sentence of death imposed upon Valentino and Davis was commuted to life imprisonment today at an emergency sitting of the Cabinet. Further than saving the lives of these two, the Cabinet refused to interfere with the scheduled executions.

It was held that the reprieved men had been mere tools in the robbery and murder. Tony Frank, Louis Morel, Giuseppe Serafini and Frank Gambino are to be hanged.

Petitions which caused the Cabinet hastily to assemble for extra session were circulated in Montreal by friends of the condemned men, who worked all yesterday and last night in a last desperate effort to have the convictions reviewed.

Special to The New York Times.

MONTREAL, Oct. 23.—Four men are to die in the early hours of tomorrow morning for the murder of a bank messenger, Henri Cleroux. The murder was committed in April, when the bandits held up a Hochelaga Bank motor car and robbed it of $142,000.

The men to die are "Tony" Frank, long a leader in the Montreal underworld; Frank Gambino, his chief lieutenant; Giuseppi Serafini and Louis Morel. The first three named are illiterate Italians; the fourth is a man who for many years was on the Montreal detective force and was one of the greatest athletes in Canada.

Mike Valentino and Leo Davis, who were to have been hanged, were saved from the gallows today by the commutation of their sentences to life imprisonment.

Of the four men who are to die, only two, Morel and Serafini, were at the scene of the hold-up, but evidence showed that Tony Frank and Frank Gambino had played principal parts in plotting the affair.

Another bandit at the scene of the hold-up and sooting named Nierl saved his life by turning king's evidence, and he was the main factor in bringing about the condemnation of his comrades.

B. M. T. DIRECTORS MAY SUE

Threaten Libel Action if Estimate Board Signs Hylan Charges.

The Mayor and the Board of Estimate today will take up for action the charges drafted in a resolution offered by Mayor Hylan petitioning Governor Smith to remove the members of the Transit Commission for "malfeasance in office and culpable negligence resulting in the loss of human lives."

Apart from the notice served by Chairman McAneny of the Transit Commission that members of that body would hold personally liable every member of the Board of Estimate who signed that allegation, it became known yesterday that such signers may also have to face the threat of additional actions for libel in an amount that may reach $1,000,000, to be brought by the directors of the Brooklyn-Manhattan Transit Corporation.

In the statement which Mayor Hylan caused to be drawn up and read in a meeting of the Board of Estimate, directors of the B. M. T. were charged with manipulating the stock market to bring about a rise in the selling prices of B. M. T. securities. Such manipulation, if proven, would be a serious offense on the part of the B. M. T. directorate or any of its individual members and they are reported to be indignant and resentful about it.

Detective Gleason to Retire.

First Grade Detective Sergeant Thomas Gleason, who has been on duty in the office of the District Attorney of the Bronx for several years, made application to Commissioner Enright for retirement yesterday. If the application is granted, as is expected, he will be retired on a pension of $1,650 a year.

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Another new Victor product! Victor Bubble Books for Children

The Victor Company has purchased the patents which control the publication of children's stories on book pages which also serve as record containers. It now announces two new Bubble Books in larger, better form. Each book has three double-faced 7-inch Victor Records, bright pictures of childhood's favorite characters, with many pages of rhymed stories. When you ask for them, be sure you are shown the *Victor* Bubble Books.

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There is but one Victrola and that is made by the Victor Company—look for these Victor trademarks.

Out today
New Victor Records

Red Seal Records

			DOUBLE-FACED Number	List Price
Lohengrin—Euch Lüften die mein Klagen (Ye Ye Wonderous Breezes) (Wagner) *In German*	Maria Jeritza		1037	$1.50
Walküre—Du bist der Lenz (Thou Art the Spring) (Wagner) *In German*	Maria Jeritza			

Elsa's song to the night-winds before her wedding; and Sieglinde's reply to her lover in the rough cabin of Hunding.

Melody in F (Rubinstein) *Violoncello Solo*	Hugo Kreisler		1039	1.50
La Cinquantaine (The Golden Wedding) (Gabriel Marie) *Violoncello Solo*	Hugo Kreisler			

Rubinstein's familiar melody in an exquisitely beautiful setting; and the quaint "La Cinquantaine."

Funeral March (Chopin) *Piano Solo*	Ignace Jan Paderewski		6470	2.00
Hark, Hark the Lark (Schubert-Liszt) *Piano Solo*	Ignace Jan Paderewski			

Paderewski displays two sharply contrasting aspects of his art in these two numbers.

New Records for Children

The First and the Mother Goose Bubble Book				2.00

"Tom, the Piper's Son"—"Mary Had a Little Lamb"—"Jack and Jill"—"Simple Simon"—"Little Bo-Peep"—"Old King Cole"

The Singing Games and the Animal Bubble Book				2.00

"Miss Jennie Jones"—"The Farmer in the Dell"—"Lazy Mary"—"Three Little Kittens"—"Three Little Pigs"—"Three Blind Mice"

Melodious Instrumental

Euryanthe—Overture, Part 1 (Weber)	Rudolph Ganz and St. Louis Symphony Orch.		55229	1.50
Euryanthe—Overture, Part 2				

Weber's Euryanthe, as an opera, has been almost forgotten; but the splendid musicianly overture remains.

Sacred Selections

Day is Dying in the West	Trinity Choir		19417	.75
Break Thou the Bread of Life	Trinity Quartet			

The hymn—perhaps the deepest expression, in music, of the human spirit—is rarely sung so beautifully as here.

Light Vocal Selections

Somebody Loves Me (from "Geo. White's Scandals")	Aileen Stanley		19454	.75
All Alone With You in a Little Rendezvous	Aileen Stanley-Billy Murray			

A charming fox trot song and a duet of the "heart appeal" type with excellent vocal harmonies.

Where the Dreamy Wabash Flows	Peerless Quartet		19455	.75
Follow the Swallow	Peerless Quartet			

Popular male quartets, with comedy musical effects. Admirably sung, with bold, masculine harmonies.

Dance Records

Tell Me Dreamy Eyes—Fox Trot	Paul Whiteman and His Orchestra		19456	.75
My Twilight Rose—Fox Trot (from "Marjorie")				

Typical Whiteman dance numbers—unusual orchestration, interesting novelties and faultless dance rhythm.

Dreamy Delaware—Waltz	The Troubadours		19458	.75
June Brought the Roses—Waltz	The Troubadours			

Waltzes with the desired string tone prominent. The first has celesta effects; the second bits of "Vienna catch."

Beale Street Blues—Fox Trot	George Olsen and His Music		19457	.75
Boll Weevil Blues—Fox Trot	International Novelty Orch.			

Blues fox trots in the genuine Simon-pure, lower Mississippi manner. The second has a weird vocal refrain.

TRADE MARK
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THE character and standing of a newspaper are best reflected in the character and standing of its readers.

SURGEONS DISCUSS ORIGIN OF CANCER

Dr. Nasum Says New Growth Appeared Where He Tried to Use Vaccine.

MANY KINDS OF THE GERM

Dr. Ewing Declares Various Factors Are Involved in Their Development.

Several of the leading surgeons and cancer research men of the United States took part in a discussion of the origin of cancer yesterday afternoon at the Hotel Waldorf-Astoria after Dr. John W. Nasum of Chicago had presented to the American College of Surgeons a report of experiments indicating a possible bacterial origin for a certain type of cancer.

The title of Dr. Nasum's paper was "The Experimental Production of Metastasizing Carcinomata in White Mice, Dogs and in Man by Repeated Inoculations of the Micrococcus Isolated from Human Breast Cancer."

Dr. Nasum told of filtering a micro-organism from human cancer, propagating it and experimenting with it upon mice and dogs. In some cases cancers originated at the site where the bacteria were introduced. Later Dr. Nasum attempted to use the micro-organism as a vaccine on an old man who was suffering from cancer. The micro-organism was repeatedly rubbed into the skin of the patient in the same place in the hope that it might assist in setting up a resistance to cancer from which he was suffering. But on the spot used for the introduction of the germ as a vaccine, a cancerous growth developed and had to be removed.

Sees Possible Coincidence.

The bacteria which played a part in this experiment was described as "a low-grade streptococcus" by Dr. James Ewing of this city, who discussed the experiments of Dr. Nasum. Dr. Ewing said that the cancers produced in these experiments might have resulted from a coincidence or from the irritation resulting from the constant rubbing-in of the bacteria. Dr. Ewing said there were many kinds of cancers and that there were probably many factors involved in their origin.

"But I have been of the opinion," he added, "that some of the streptococcus group, and possibly this particular micro-organism, might have something to do with the origin of some kinds of mammary cancer in human subjects."

Dr. Francis Carter Wood of this city discussed theories that one type of parasite was responsible for all cancer and marshaled an array of evidence to disprove the existence of any such universal cancer-producing organism.

In the first place, Dr. Wood said that a very mild X-ray treatment and that crushing under slight pressure were sufficient to make it impossible for a bit of cancer tissue to grow, when transplanted. But there was no known micro-organism, he said, that succumbed to such mild dosage with X-rays or to crushing under such slight pressure.

Cite Further Evidence.

The experimental production of cancer by X-rays, aniline dyes and other irritations was cited as further evidence against any known micro-organism being the cause of cancer. He pointed out also that in cancer some of the cells of the growth appeared as typical spleen, liver, lung and kidney cells, and that no known bacteria had the power to cause ordinary cells to change into cells of these special types. He said also that any micro-organism that might be involved in cancer production must be one that remained latent for years in human beings during the period in which irritation was breeding the cancer. Another characteristic of this bacteria must be that it is increasingly effective in aged people.

"There is no known organism that fulfills all these requirements," he concluded.

Dr. Charles H. Mayo of Rochester, Minn., President of the college, in an interview yesterday referred to fee-splitting as "the buying and selling of patients," and he said that the chief business of the college, after its educational work, was to prevent this traffic in patients. Dr. Mayo termed the work of the three Australian specialists in operations on sympathetic nerves as "one of the big features of the convention."

Dr. Rudolph Matas of New Orleans was elected President of the college; Dr. Eugene Hillhouse Pool of New York, Vice President, and Dr. John Sinclair McEachern of Calgary, Second Vice President. The Regents were Dr. George W. Crile of Cleveland, Dr. Robert B. Greenough of Boston, Dr. Allen B. Kanavel of Chicago, Dr. John G. Clark of Philadelphia and Dr. George Henry Murphy of Halifax, N. S.

REVOLT IN PEKING; PRESIDENT FLEES

Continued from Page 1, Column 4.

of the Fifteenth Mixed Brigade, whose troops returned to Peking several days ago from the northern front.

300 Looters Are Shot.

CANTON, Oct. 23 (Associated Press)—Three hundred looters shot, citizens fleeing from a city of turmoil and disorder, all banks and business houses closed and troops still in control of the busiest centre of the city—this was the scene Canton presented today in the wake of disturbances which began when members of the Merchants' Volunteer Corps, the Fascisti of China, battled in the streets here with the so-called Red army of Chinese laborers.

The troops were on duty today despite an order ending martial law. Mayor Li Fuk-lum resigned yesterday. His likely successor is Fu Ping-shueng, 29 years old, a graduate of Hongkong University. Fu was formerly Superintendent of Customs at Canton.

Dr. Sun Yat-sen has fled to Shiukwan, leaving General Yang Hai-min, commander-in-chief of the Yumanese forces, as the chief contestant for control of Canton. General Yang has 8,000 troops available for service and General Li Chai-sam of the Kwangsi forces has 1,000.

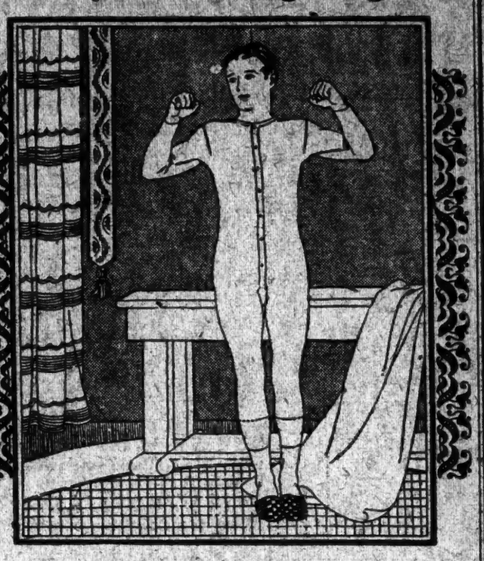
Considerable alarm is felt in business and administrative circles here owing to the threat of the troops to seize the Canton Custom House.

When the contest for the great treaty port of Shanghai involved Chang-Tso-lin, the War Lord of Manchuria, and Wu Pei-fu, again as the defender of Peking, the strength of the latter was discussed at a gathering of Chinese merchants in this city. All agreed that President Tsao Kun's two principal supporters were his protégé, Wu Pei-fu, and his satellite, the "Christian General," Feng Yu-hsiang, but doubts were expressed as to the latter's loyalty to General Wu should his attempt to intercept Chang take him from the capital, leaving Feng in command there.

It was pointed out that within the Chihli Party is the Tientsin clique, in which the President's brother is a leading figure. The clique was said to be inimical to General Wu, and that since Feng joined the clique last July, his relations with General Wu had not been cordial. It was concluded that the movement the Tientsin group began to dominate the Chihli Party, for the leadership of which Wu and the President had long been rivals, Tientsin would report that Feng had made a coup d'état at Peking.

The above dispatch seems to show that such a movement has taken place.

Wear an undersuit of early-morning vigor



All day long!

19 styles of Mérode, in every size, all tailored to fit you like your skin itself. Special values this week, Mérode Week—$2—$7.50

DON'T lose that feeling of "licking" the world, just because your underclothes bind, or cling, or bunch, or irritate.

Step into your favorite haberdasher's; he has a Mérode undersuit in your exact size, tailored by hand from fabrics knitted for the body-wear of a live-breathing *man*.

And whether your job is office or outdoors, swinging an axe or a niblick, there's a pure Mérode fabric knitted specially to insulate *your* energy, and radiate your excess body-heat.

Mérode is knitted and hand-tailored at Harvard Mills, in the town of Wakefield, Mass., by several hundred employee partners of the firm of Wanshu, Bott & Co.

Mérode
HAND TAILORED KNIT UNDERSUITS FOR MEN

GOWNS Tappé HATS
12 West 40

Friday and Saturday Specials

FUR TRIMMED COATS

Included in these special groups are smart youthful models, in the modish fabrics and colorings. Handsome furs are used as embellishment. The values are most unusual.

Values to $95 $55.00
Values to $150 75.00
Values to $175 95.00

SMART TAPPÉ FROCKS

Every favored type of Afternoon and Street dress. Models distinctively different, yet in keeping with good taste. Every new material included. Such values are indeed a rarity.

Values to $39.50 $18.75
Values to $55 25.00
Values to $65 35.00

Dinner & Evening Gowns
$39.50

Exclusive Tappé models. Scintillating! Appealing! Irresistible! A remarkably low price for such high type gowns.

New Tappé HATS
$8.75

Original Creations for Every Costume—at a Price Exceptionally Low for a Tappé Hat.

WANNER
Furniture

Bringing the handiwork of the finest craftsmen—both European and domestic—within the reach of the average family's income

An example

8 PIECE BEDROOM SUITE

French transition Louis XV, Louis XVI, exquisitely designed suite in Black Lacquer decorated or in beautifully figured French finished Burl Walnut, as shown, Bureau, Chiffonrobe, Twin Beds, Vanity, Night Table, Bench and Chair—Walnut $345
With Full Size Bed—Walnut . . $295. Lacquer $425
With Full Size Bed—Lacquer . . $375.

DINING ROOM SUITES

10 piece Italian Renaissance, Walnut	$295.00
10 piece Italian Renaissance, Walnut	345.00
10 piece Jacobean, Walnut	395.00
10 piece Spanish, Walnut	442.00
10 piece Duncan Phyfe, Mahogany	735.00
10 piece Early American, Walnut and Maple	830.00
10 piece Dutch Chippendale Walnut and Rosewood	1040.00

BEDROOM SUITES

4 piece Georgian, Walnut	$188.00
7 piece French, Walnut	340.00
7 piece Early American, Maple	425.00
11 piece Chinese, Blue Lacquer	512.00
8 piece Hepplewhite, Mahogany	592.00
8 piece Duncan Phyfe, Mahogany	663.00
9 piece Sheraton, Walnut Decorated	795.00

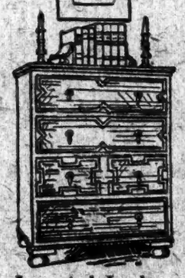
LIVING ROOM SUITES

3 piece Tapestry or Velour, selection of coverings	$225.00
3 piece Mohair and Brocatelle	325.00
3 piece Mohair and Hand Loom Tapestry	425.00
3 piece Mohair and Brocatelle, carved	467.00
2 piece Black Mohair and Damaskeen Solid Mahogany, carved frame	531.00
3 piece Frieze, solid Mahogany, hand carved frame and back	757.00

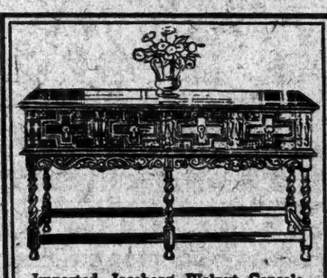
[OPEN ALL DAY SATURDAY UNTIL 7 P. M.]

[ORIENTAL AND CHINESE RUGS AT REDUCED PRICES]

Imported Nest, three tables, Antique Oak. $16.00



Imported Jacobean Chest of Drawers, Antique Oak with quarter sawed White Oak interiors $68.00



Imported Jacobean Walnut Console, quarter sawed White Oak interiors $85.00

33 East 47th Street, Just East of Thonet
WANNER Co., Inc. Just East of Madison Ave.

AMERICAN ART GALLERIES
MADISON AVENUE—56th to 57th STREET—NEW YORK

On Free View Beginning Tomorrow
Until Dates of Sale . . From 9 to 6 p. m.

The MARTIN BRIMMER COLLECTION OF RARE LUSTRED HISPANO-MORESQUE PLAQUES
EXHIBITED FOR MANY YEARS AT THE MUSEUM OF FINE ARTS, BOSTON, MASS.

INCLUDING ten Plates of the XV and XVI Centuries from the celebrated Kilns of Valencia . Two Urbino Dishes . Two Gubbio Lustred Plates and Many Armorial Plaques, bearing Coats of Arms of Aragon, Castile, and León . *Illustrated Catalogue Mailed on Receipt of 50 Cents*

Unrestricted Public Sale, October 29, at 2 p.m.

ITALIAN & AMERICAN FURNITURE
GREEK AND ROMAN ANTIQUITIES
COLLECTION OF THE LATE PROFESSOR A. L. FROTHINGHAM . PRINCETON UNIVERSITY

GREEK, Roman and Etruscan Antiquities . Terra-Cottas and Pottery . Italian Paintings and Bas-Reliefs of the XV and XVI Centuries . Important XVI, XVII and XVIII Century Italian and Early American Furniture, including forged iron and brass Andirons, a rare set of six carved mahogany chairs by Burling, New York, and a Florentine ivory inlaid walnut Refectory Table . Eastern Rugs and Carpets . *Illustrated Catalogue Mailed on Receipt of $1.00*

Unrestricted Public Sale October 29 at 3 p m. and October 30 at 2:15

EARLY STAFFORDSHIRE
LIVERPOOL AND LOWESTOFT
FROM THE COLLECTION OF
DOUGLAS CULLINGFORD, ESQUIRE
WIMBLEDON . ENGLAND

INCLUDING "Toby Fillpot" in many moods, the redoubtable "Dick Turpin", jovial "Falstaff" . Charming group of Bacchus and Ariadne and a rare bust of Whitfield by Enoch Wood . Silver Lustred Tea Sets . Historical Liverpool Pitchers and Lowestoft Porcelains . *Illustrated Catalogue Mailed on Receipt of 75 Cents*

Unrestricted Public Sale, October 31, at 2:15 p.m.

SALES CONDUCTED BY MR. BERNET & MR. PARKE

BURBERRYS
LONDON
By Appointment to H. M. King George V

The Burberry Tradition

IN ENGLAND "Burberry" means "overcoat" as clearly as "Kodak" means "camera" in America. It takes time and a tradition of skilled workmanship for a name to reach such a point.

That is why Burberrys already had an enviable reputation when they were first imported here twenty-one years ago.

Since that time English designs have been widely copied in this country, and "English Overcoat" has come to be almost a misleading term. But *Burberrys are English in every detail*—fabric, design and tailoring. Men of sound taste buy them in every continent of the world. They set an international standard.

Among our authorized dealers in New York are the following:

ABERCROMBIE & FITCH CO.
FINCHLEY DOBBS & CO

For Bridge

Evangeline Chocolates

$1 the pound

Evangeline Chocolates are cooked in small individual quantities under the constant supervision of an expert candy maker.

Happiness CANDY STORES
"Happiness in Every Box"

TEMPLE ISRAEL,
21st Street, Near Broadway.
TONIGHT, 8:15—Dr. I. E. Sanders. "Luminaries."
SAT., OCT. 25, 10:15—Dr. M. H. Harris. "The Stewards of Gentleness."

SPEED

Football plays—quicker than the eye—are easily snapped on AGFA Film.

Fastest In The World

Agfa ROLL-FILM FILM-PACK

PICTURE the scenes you enjoy watching on Agfa, the extremely sensitive non-curl speed film. On bleak or bright days, indoors or out, the results never vary—always vividly clear.

A Size for Every Camera

DAVEGA
United Speed Shops

AMERICAN ART GALLERIES
MADISON AVENUE—56th to 57th STREET—NEW YORK

Unrestricted Public Sale Today at 2:15 p.m.

DAVID BELASCO'S
Private Collection

SALES CONDUCTED BY THE BERNET AND PARKE PARTNERS
AMERICAN ART ASSOCIATION

Women Who Drive

Many women find a small closed car convenient for calling and shopping. All makes and models of used cars offered in The New York Times Automobile Exchange.

LEAGUE'S FRIENDS DINE 15 CANDIDATES

Mrs. Laidlaw Asks Each at Non-Partisan Meeting to Use Influence With Senators.

SCHIEFFELIN FOR COOLIDGE

Thinks Chances of Entering League Better With Prosperity Than With Hard Times.

Fifteen candidates for Congress in Manhattan were guests at a luncheon of the League of Nations Non-Partisan Association at the Hotel Astor yesterday, but all left before the long program of speeches was concluded. Mrs. James Lees Laidlaw, Chairman of the Political Committee, explained to the few remaining guests that she followed each to the corridor and asked him to impress upon the New York Senators the importance of the United States joining the League of Nations and the World Court.

William Jay Schieffelin made the only partisan talk, declaring that he intended to vote for Coolidge. Asked by one of the association's members for his reason, in view of the Republican Party's attitude toward the League, Mr. Schieffelin replied. "I am voting for Coolidge because I think there is more chance of our getting into the League if we are prosperous than if we have all kinds of hard times."

Speaking of the progress of the Labor Bureau of the League, Mr. Schieffelin predicted that "if we have peace in Europe the one great menace will be communism." The Labor Bureau, he said, can prevent this by making workers satisfied through high wages and good working conditions.

"War will be inevitable as long as there is no other way to rectify continuing injustices," Frederic R. Coudert said. "By the almost unanimous consent of man, the League and the Court have been created. They are functioning successfully. If they fail, war in Europe is inevitable. The existing treaties have left many impossible situations, which must be altered by war if they cannot be changed through methods of law and the consent of civilized nations.

"The United States in minor matters is cooperating with the League. Its Government will cooperate fully with the League when opinion in this country is sufficiently informed of the vital necessity for such cooperation. The cause of the League in the United States is inevitably bound to win.

Professor James Thornton Shotwell, one of the American experts at Geneva, said that the protocol awaiting ratification does not strengthen either Articles X. or XVI in a way in which some people have insisted. The protocol applies to these articles compulsory arbitration first, he explained, and makes aggressive warfare a crime.

Mrs. Frank Day Tittle, who presided, said a friend had recently invented a bomb that would carry 2,000 pounds of explosives and by means of a pendulum could be made to score a perfect hit when dropped from an airplane. She would not tell the name of the inventor, but said the design is in the "secret archives of the United States."

MRS. WILLEBRANDT GIVES OUT TELEGRAM

Message to Steele Denied That Her Letter Was Intended as Criticism of Administration.

WASHINGTON, Oct. 23.—The long series of disputes over prohibition enforcement in Pennsylvania received an added chapter today when Mrs. Mabel Walker Willebrandt, Assistant Attorney General, made public a telegram to Joseph M. Steele, former President of the Law Enforcement League of Philadelphia, which she said was not given out when other correspondence was made public.

The telegram, sent on July 30, denied that Mrs. Willebrandt had made charges in a letter to Steele against the Pennsylvania Senators and asserted that she had at no time talked over the work of United States attorneys with either President Harding or President Coolidge.

Mrs. Willebrandt told Steele that she regarded her letter to him concerning politics in Pennsylvania prohibition enforcement as confidential and that publication of it at the time it was written was unjustifiable "on the ground that publication will at this time be put to unfair and partisan uses."

"I stand squarely on the truth and sincerity of the statement in my letter," the telegram added. "But if it is intended for publication it should have gone into more detail. I have never personally discussed the United States attorneys with either President Harding or President Coolidge, though in every instance where facts have developed indicating dereliction of duty in offices of United States attorneys I have called the same to the attention of my superior.

"My letter made no charges against your Senators, but it was intended to suggest that if you believed any Federal official who is appointed by Senate ratification is unfaithful in office your best procedure is to take the matter up with your Senators and get them to appeal to the President in a dignified manner, rather than for you to engage in public sniping accusations.

"Lax enforcement by county and municipal authorities in Pennsylvania cannot be excused on the grounds that evasion of their duty was justified because the Federal Government is not doing its duty. If you disregard the courtesy of my request and reasons therefor and publish personal correspondence, I request in the interest of fair dealings that you publish this wire as well."

TOMMY McGINTY INDICTED.

Boxing Promoter and 11 Others Held for Liquor Conspiracy.

CLEVELAND, Oct. 23.—Twelve indictments, involving Tommy McGinty, boxing promoter; his brother Joseph M. McGinty, his brother-in-law James Gaul and eight others, were returned today by the Federal Grand Jury, charging a gigantic wholesale and retail conspiracy to violate Federal Prohibition laws.

The violations recorded in the indictments are alleged to have begun in 1923. They range from conspiracy charges to violation of Prohibition laws.

Catholics Deny Union Label Report.

WASHINGTON, Oct. 23.—The Catholic National Welfare conference, in a formal statement issued here today, denied a report that a ruling had been issued under which all prayer books and other articles used in Catholic churches and institutions should bear the American trade union label. The Rev. John A. Ryan, director of the social action department of the conference, declared investigation into the question had not been completed.

B. Altman & Co.

New Madison Avenue

THE widening of Madison Avenue makes this entrance to the Store of B. Altman & Co. of even greater convenience to those who wish to avoid congested traffic, or whose residences are located in connection with modes of travel that lead more or less directly to the

CENTRAL SHOPPING LOCATION

Madison Avenue — Fifth Avenue
Thirty-fourth Street — Thirty-fifth Street

W. & J. SLOANE

FIFTH AVENUE AND FORTY-SEVENTH STREET • NEW YORK

If you are interested in learning the meaning of

SLOANE VALUE in FURNITURE

Investigate for yourself these two specimen suites:

A Bed Room Suite

This selected set is of beautifully simple design, complete with eight pieces, including twin beds. To meet the growing demand for lighter woods we show it not only in a light red mahogany, but in cherry with its interesting grain, and in a beautiful harewood as well.

This suite is of the finest possible cabinet work, with dust-proof construction and quartered oak drawer interiors.

It sells for $875 with twin beds or $785 with one full-sized bed.

The mahogany set may be had either plain at this figure, or decorated with Chinese designs in our studios for the additional cost of $125.

Other sets from $425 - $3800

A Dining Room Suite

A suggestion for the dining room is this suite with its rich dignity of William and Mary design. It is walnut throughout, except for the drawer linings of quartered oak. The door and drawer fronts are covered in burled walnut.

High backed arm and side chairs are upholstered in both seat and back. The China Closet is closed and of a typical high-boy design. All the hardware is especially selected.

This set is a modern masterpiece—and yet with ten pieces is just

$800

Other sets from $350 - $8250

For the bride to be—for your own home *select from*

HUNDREDS OF MIRRORS

Mirrors, the happy suggestion for those places that are awkward to decorate—for a fine mirror will lend a depth to the smallest room and a warmth to the largest hall.

Here, in this new and stupendous collection are mirrors of almost every size and shape. Borders of gold, crystal, plain and carved wood.

Horizontal and triplicate mirrors for mantel and sideboard—upright mirrors in modern and antique designs.

The range is $15 to $1000

from a small upright mirror to a pair of genuine antique carved Chippendales.

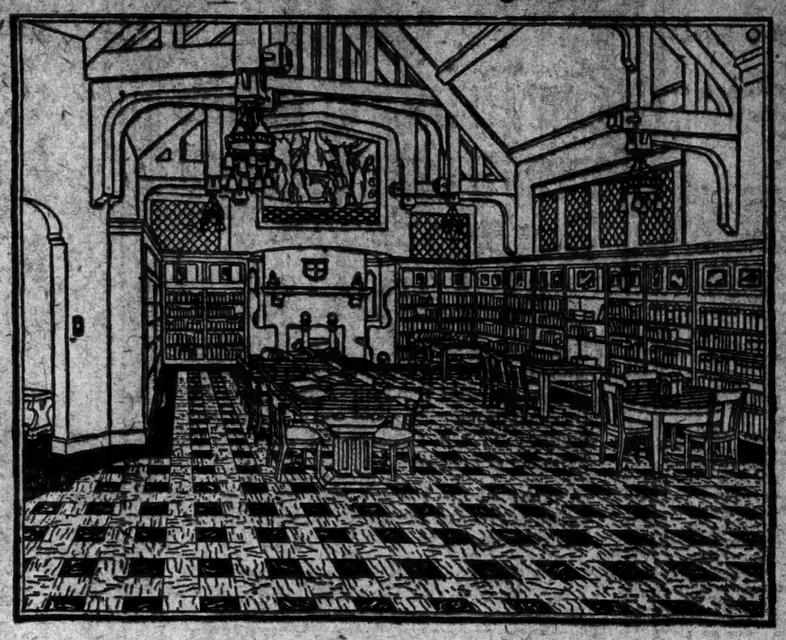
STORE HOURS 9 A. M. TO 530 P. M. EVERY DAY INCLUDING SATURDAY

FREIGHT PAID TO ALL SHIPPING POINTS IN THE UNITED STATES

Sloane Endorsed Merchandise Carries an Assurance of Satisfaction

Armstrong's Linoleum

for Every Floor in the House



Look for the CIRCLE "A" trademark on the burlap back

A

For the Reading Room

Armstrong's Marble Inlaid with a border of Plain Black Linoleum is the floor of this reading-room.

A Handsome Library with a Handsome Floor

This floor is also quiet, comfortable, and easy to keep clean and smart. It will last for years

MANY public buildings—libraries, hospitals, courthouses, and schools—have installed floors of Armstrong's Linoleum.

They use linoleum because it is quiet, durable, good-looking, and easy to keep clean and sanitary.

They select Armstrong's Linoleum because of the superior beauty of the Armstrong colors and patterns, because of the known quality of Armstrong's Linoleum, and because responsible merchants and contractors sell it and guarantee a satisfactory and permanent laying job.

The importance of good laying

The fine, modern linoleum floor should be laid for permanency—cemented down—not directly to the wood or concrete underfloor, but over a lining of builders' deadening felt, which is pasted to the underfloor. The linoleum is then pasted to the felt. Around edges and seams waterproof cement is used. Such a floor is always smooth and tight.

People who buy Armstrong's do more than just "put down linoleum." They expect a trained linoleum layer to put it down right, and after that they have it waxed and polished. Daily care consists in going over it with a hair broom to remove surface dust. Occasional rewaxing and polishing keeps it in perfect condition.

Linoleum floors are quiet, restful to standing and walking feet, yet in appearance they offer the feeling of stability and security which every floor should have.

Talk to a linoleum merchant

Consult your architect, contractor, or any merchant who sells Armstrong's Linoleum for any information you need on laying and maintaining a fine linoleum floor. Look at the Armstrong patterns. There are rich plain colors for offices and buildings where a simple decorative plan is followed, while the two-tone Jaspés, tile and marble inlaids in different colors and sizes are specially desirable for those shops, restaurants, banks, and offices where harmony between floors and furnishings is desirable.

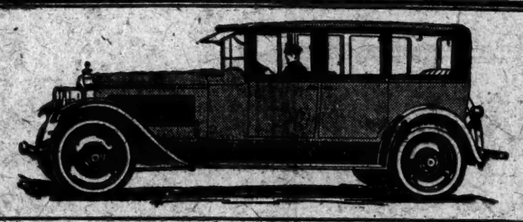
Write for our free 48-page illustrated booklet, "Business Floors." You will find it valuable and instructive. It may also save you money if you are planning any work where floors are to be considered.

Recent Installations of Armstrong's Linoleum

General Electric Co. Offices, New York	Dr. Holding's Office Building, Albany
Westinghouse Elec. Mfg. Co., Philadelphia	Westinghouse Building Offices, New York
Brooklyn Edison Co. Offices, Brooklyn, N. Y.	American Oncologic Hospital, Philadelphia

ARMSTRONG CORK COMPANY, *Makers of Cork Products since 1860*
Linoleum Division, LANCASTER, PENNSYLVANIA

New York Office—295 Fifth Ave., *Telephone—Caledonia 5145*



An Hour's Drive in a Grand Central Packard For Nothing!

THE Grand Central Packard rates are $5 an hour up to 4 hours and $4 an hour for 5 hours or more—in other words, 5 hours don't cost any more than 4 hours!—you simply pay for 4 hours and then HAVE ANOTHER ONE ON US!—so don't forget, anytime you use a Grand Central Packard four hours, to keep on driving BECAUSE THE NEXT HOUR'S VELVET!

In fact, it's all VELVET at $4 or $5 an hour!

Ask the Man Who Hires One!

GRAND CENTRAL PACKARD RENTING CORPORATION

45 VANDERBILT AVENUE
44TH Street, Opposite Biltmore
Telephone: MURRAY HILL 3940

ANY DAY • ANY HOUR • ANY WHERE • ANY WEATHER

Lord & Taylor

FIFTH AVENUE
TELEPHONE FITZROY 1900

Women's Smart Shoes

For Street and Semi-Dress

$9.75

Correct shoes for autumn and winter, for daytime or afternoon wear are oxfords or strap pumps such as those sketched. A two strap pump with welted sole and military heel for walking comes in tan calfskin and black kid.

An oxford to wear to the football games, or for other sports, or daytime wear, in tan and black calfskin.

A one strap pump with Spanish heel appropriate for afternoon occasions in patent leather, black suede and black satin.

A two strap pump with rope sole for informal dress wear in patent leather, tan calf, brown suede or black suede.

SECOND FLOOR

OPPOSES STOPPING LONG ISLAND FERRY

Borough President Connolly to Carry Issue to the Board of Estimate.

FLUSHING LINE IN DOUBT

Controller Craig Says City May Be Unable to Buy North Shore Property.

Maurice E. Connolly, Borough President of Queens, called upon the traveling public of New York to protest vigorously against the proposed discontinuance by the Long Island Railroad of its ferry service between Long Island City and the foot of East Thirty-fourth Street, Manhattan. Mr. Connolly declared that he would bring the matter to the attention of Mayor Hylan, the members of the Board of Estimate, the Public Service Commission and the Board of Transportation.

On Oct. 9, Mr. Connolly wrote a letter to George Le Boutillier, Vice President of the Long Island Railroad, in which he said that a report had reached him that the company intended to cease operations of the ferry Jan. 1 next. A reply confirming the report was received by the Borough President yesterday.

Another difficulty for Queens commuters came to light yesterday. Failure on the part of the Board of Estimate to appropriate the necessary funds, coupled with delay on the part of Corporation Counsel Nicholson in giving advice asked for, according to Controller Charles L. Craig, may prevent purchase by the city of the track, cars, power plant and other property of the New York and North Shore Traction Company, which is advertised for sale at public auction on Oct. 29 in the car barns in Flushing.

Acquisition of the property has been considered by the Board of Estimate for some time, but, according to the Controller, no appropriation ever has been made for the purchase. Advised by Borough President Connolly by telegraph of the approaching auction sale, Controller Craig, in a letter to the Borough President, urged the people of Queens who are interested in the preservation of this transportation line to bring pressure to bear on the Corporation Counsel and the Board of Estimate.

Mr. Connolly said that the technicality raised by the Controller was for the purpose of blocking the sale and preventing the resumption of service on the line by the Department of Plant and Structures. At no time was any question raised by the Controller as to the right of the city to make the purchase, he added.

TRENTON'S POWDER NEW.

Tests to Date of Explosion Showed Its Condition to Be Excellent.

Special to The New York Times.

WASHINGTON, Oct. 23.—The naval court of inquiry on the explosion aboard the light cruiser Trenton will conduct a thorough investigation until it arrives at the cause of the disaster, Admiral Bloch, Chief of the Bureau of Ordnance, announced today.

The Navy Department at the same time issued a statement to the effect that the powder issued to this vessel was new and that mixed with it was a small percentage of diphenylamine, a substance to check deterioration. Reports of tests from the Trenton have shown that the powder, to the date of the explosion, was in excellent condition.

It is probable that the investigation will be conducted chiefly in New York, as the Trenton is due to sail for that port in a few days. Preparations are being made for holding tests in which examination will be made into every possible cause of the explosion.

SCHIEFFELIN A TRUSTEE.

Elected Chairman of Board of Tuskegee Industrial Institute.

Dr. William Jay Schieffelin has been elected Chairman of the Board of Trustees of the Tuskegee Normal and Industrial Institute for Negroes, at Tuskegee, Ala., it was announced yesterday by the Hampton-Tuskegee Endowment Fund, with headquarters at 5 Maiden Lane.

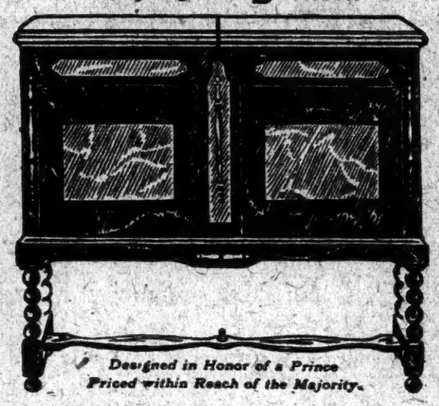
Dr. Schieffelin is President of the Citizens Union. He was elected at a meeting of the Tuskegee board held at the offices of the General Education Board of the Rockefeller Foundation, 61 Broadway. The General Education Board recently pledged $1,000,000 toward a $5,000,000 endowment fund for Tuskegee and its sister school, Hampton Normal and Agricultural Institute, at Hampton, Va.

The Prince of Wales opens a charge account *personally* at Landays

The roster of Landays customers has long included many of the crowned heads of Europe It now includes the Heir-Apparent to the British Throne England and America may disagree on the League—but they are in harmony at Landays!

In honor of the Prince's visit, we have designed a new and exclusive phonograph cabinet to be known as

The St. James



Designed in Honor of a Prince Priced within Reach of the Majority.

A Beautiful 2-Toned Console Mahogany Cabinet Encasing A Genuine Victrola $125 EASY TERMS

Easy Monthly Payments May Be Arranged

Wonderful opportunities like this seldom last more than a few days. Do not delay seeing the St. James—there is only a limited number. Drop into our nearest store.

Landay BROS.

Open Evenings Till 10 P. M.

23 West 42nd Street Between 5th and 6th Aves.
427 Fifth Avenue Between 38th and 39th Sts.
6th Avenue & 34th St. Manhattan Building
945 So. Boulevard At 163rd Street
YONKERS—11 No. Broadway
MT. VERNON—64 So. 4th Ave.
NEWARK—725 Broad St.
BRIDGEPORT—1192 Main St.
NEW HAVEN—801 Chapel St.

Three Rooms in One--- *Complete* for 245.67!

Here's an idea! A beautiful living room that can be changed to a dining room or extra bedroom at a moment's notice. The outfit consists of a three-piece Davenport bed suite in rich figured velour, a gate-leg table and four Windsor chairs. You save the rent of at least one room, and you save considerably on your furniture budget.

Davenport Bed Suite in Figured Velour (3 pieces) 198.00

This luxurious suite consists of comfortable davenport bed, arm chair and wing chair, the mattress being extra.

As shown in illustration 1, a luxurious living room; in illustration 2, with davenport open, a spare bedroom.

Gate-Leg Table Mahogany Finish 19.75

When open, as in sketch 3, a dining table of ample proportions. When closed and against the wall, a console table of decorative charm.

Windsor Chairs Mahogany Finish 6.98 ea'

Four graceful Windsor chairs complete the scheme. When not in the dining room feature of this outfit they may be used equally well in any other room.

Pay For This Outfit Out of Your Income

NO need to disturb your savings. A small deposit secures delivery of your entire purchase. The balance may be paid weekly or monthly to suit your income.

If you cannot conveniently visit any of our stores we will be glad to send a representative to explain our credit plan to you. Your credit can thus be established in advance. For an appointment phone Lackawanna 7600, and ask for Mr. Johnson.

Ludwig Baumann & Co.

35 St. to 36 St. on 8th Ave.

HARLEM: 144-146 West 125 St. NEWARK: 49 Market St. 581 Broad St.

These are our only 4 stores; do not confuse us with other stores with similar names.

VANTINE'S

The House of the Orient

39th St., Just West of Fifth Ave., New York City

Becoming Kimono Jackets

There is a dainty luxuriousness about these Japanese Silk Crepe Kimono Jackets that will appeal to every woman. Some of these Kimono Jackets are embroidered in Chrysanthemum designs, natural colorings, and others are embroidered in the color of the garment. This is a $12.50 value and a real special at

$8.75

Cotton Crepe Kimonos

Japanese Hand Embroidered Cotton Crepe Kimonos, very useful garments that will stand the wear. We show them in a variety of colorings and designs. They should be priced at $4, but the price will be

$2.50

New Importation of Shoulder Scarfs

Exceptionally fine Chinese Hand Embroidered Canton Crepe Shoulder Scarfs. The white scarfs are elaborately embroidered in white. Others are in Pink, Light Blue, Rose and Gray, with colored embroidery. Some are in Black and White effects. The sizes are 20 by 72 inches. All have a hand knotted 10-in. silk fringe at the ends. These very excellent values are priced at

$18, $22.50 and $25

A few very elaborate Scarfs, unusually splendid values, at $50.

New Style Envelope Bags

Latest creation in an underarm Bag, envelope style, and made of extra quality Oriental Silk Brocade. It is lined with Moire Silk of a harmonizing color, with three pockets, mirror and purse. Size 9 in. by 5½ in. deep, with extra wide gussets. Priced now at

$13.50

Other Handsome Bags, embracing all the newest and smartest styles,

$3.50 and up

Rare Perfumes Modestly Priced

These Oriental perfumes of rare fragrance, "Narcissus," "Charmiss" and "Mimosa," "Mikado" and "Sandalrose," in three ¾-oz. oddly shaped porcelain bottles, and arranged in an ornamental Japanese box, are imported and sold only at Vantine's for

$3.75

Men's Oriental Silk Ties

This is our first fall showing of Men's Oriental Silk Ties. Finer neckwear for less money is a fact at Vantine's because we imported these materials from Japan and China and had these ties made exclusively for this department. We do not believe the patterns can be duplicated. They are all rich looking, not loud, and show their splendid quality at a glance.

$1.00 and up to $6.00

Pongee Silk Shirts

These shirts are made from a very fine quality of natural all silk pongee by one of the established shirt specialists in New York. The materials were supplied by Vantine's, so the quality is assured. The sizes are from 14 to 16½.

$6.00

Men's pajamas made from the same material from $10.00 to $12.50.
Men's pongee silk handkerchiefs, 18 in. square, at $1.00.
Men's white silk handkerchiefs from $1.00 to $3.00 each.

Mail and Telephone Orders Promptly Filled

Vantine's Is a Permanent Oriental Exposition

FCH LONG ISLAND DUCKS

The Ideal Meal

NOWADAYS when marketing, the housewife's thoughts naturally turn to Long Island Duck. To her it is the *ideal* meal—tender, unvarying in quality and liked by the entire family.

"Enjoy a Duck Dinner a Week"

LONG ISLAND DUCK

with good Butchers and Restaurants. Write for Free Recipe Book to Farmers' Cooperative Bureau, 2015 West 14th St., N. Y.

Lord & Taylor

FIFTH AVENUE

TELEPHONE FITZROY 1900

A Special Purchase

Women's Hose $1.65 pair

A fortunate purchase enables us to offer these two popular numbers at prices much lower than usual.

Sheer Silk Hose $1.65

The texture of these hose is clear and even and for long wear the hems and soles are lined with fine lisle. Colors include desirable shades of nude, several smart greys and gunmetal.

Imported Cashmere and Wool Hose $1.65

With hand embroidered clocks or plain, English hose of fine cashmere and of soft wool yarns. Full fashioned and carefully shaped to fit snugly at the ankle; heather mixtures and several desirable solid colors.

GROUND FLOOR

Special Trains

NOTRE DAME-PRINCETON FOOTBALL GAME AT PRINCETON

Saturday, October 25

	A.M.	A.M.	P.M.
Lv. New York (Penn. Sta.)	11.02	11.10	12.15
" Hudson Terminal	....	....	12.17
" Jersey City	....	....	12.45
" Newark	....	....	1.02

Running through to lower yards Returning after game

Pennsylvania Railroad

The Standard Railroad of the World

DUTTON MAH JONG SETS

for QUALITY and BEAUTY

Cannot Be Duplicated in New York

No. 8, $12.50; No. 14, $18.50; No. 16, $25.00; No. 27, $35.00; No. 34, $60.00; No. 41, $96.00.

There are also 63 other sets which range in price from $2.95 to $3600.00.

Send for Catalogue.

DUTTON'S 681 5th Ave. New York

EFFICIENCY

October 21, 1924.

The New York Times:

We are transmitting to you contract for Vantine's, Inc., for 50,000 agate lines of advertising to appear in the daily and Sunday issues of The New York Times for one year.

Permit us at this time to pay tribute to the efficiency of The New York Times as an advertising medium. It has been our pleasure to place advertising with The Times for a wide diversity of clients and we have never known The Times to be unproductive. In the particular case of Vantine's we have observed a swift efficiency of your newspaper in bringing purchasing customers into the establishment, and, as in all retail merchandising, results count. The sales record must tell the story as to whether advertising pays, and specifically whether this, that or another medium is best. We feel The Times is indispensable in the sphere it covers.

E. M. Scholz, President
WORLD WIDE ADVERTISING CORPORATION
853 Fifth Avenue, New York

Plaza

Art Auction Rooms, Inc.

FIFTH AVE. (5-7-9 E. 59th St.)

Telephone Regent 8174-7154

Sale Today at 2 P. M.

Final Session Tomorrow

Superb Art Furnishings

by order of

Florence J. Perkins

of this city

also by order of

Edgar G. Burrill

of this city,

with additional consignment from Short Hills, N. J.

Consisting of Needlepoint Sofas, Chairs, Benches, Aubusson Suite, Tapestry Panels, Duncan Phyfe Chairs, Living, Dining and Bedroom Suites, Waterford Glass, Miniatures, Paintings, Pure Linens from Maison Blanche, Paris; Venetian Exposition Library Suites; Sterling Silver, Draperies, Oriental and Chinese Rugs, etc.

EDWARD P. O'REILLY, Frederick H. Wandell, Auctioneers.

WHOLESALE RETAIL

THE RAREST & RICHEST CHINESE & PERSIAN RUGS

from the Importer Direct to You

AT WHOLESALE!

Beautiful Exhibit in our showroom. Welcome to look! You are never urged to buy

BERENTSEN & HERMES CARPET CO.

353 FIFTH AVENUE NEW YORK

Phone Fitzroy 8700

CARTER'S UNDERWEAR

You can't buy better fitting or better made underwear

There's hardly a woman living that doesn't know Carter's unionsuits. They know how fine they're made; how they fit and retain their softness after many rubbings. Carter's unionsuits for men of worsted and cotton are exceptionally fine values at

$4

Other Carter's unionsuits $2.50 to $10

Wallach Brothers

Broadway below Chambers Broadway corner 29th New York 246-248 West 125th Third Avenue corner 122d

Hart Schaffner & Marx clothes are the style pace

POLITICAL ADVERTISEMENT. POLITICAL ADVERTISEMENT. POLITICAL ADVERTISEMENT. POLITICAL ADVERTISEMENT.

"HOW MUCH IS $3,000,000?"

"WILLIAM M. BUTLER, as chairman of the Republican National Committee, is preparing to finish the spending of a $3,000,000 campaign fund. Senator La Follette proclaims, with what seems to be senile hysteria, that Mr. Butler is administering a slush fund. Mr. La Follette knows better, but he believes the American voter does not know any better.

In the same building in Chicago where Chairman Butler is at work, William M. Wrigley, as head of the chewing gum organization that bears his name, is directing the expenditure of an advertising appropriation that sometimes exceeds $3,500,000 annually. His purpose is to sell his chewing gum. Not even Mr. La Follette has ever thought to refer to Mr. Wrigley's selling campaign fund as slush money. Not even Mr. La Follette pretends to believe that the Wrigley expenditures for selling gum are secretly accomplished for the purpose of bribing customers to chew gum. In his own words, what Mr. Wrigley is doing is to "tell 'em quick and tell 'em often."

In the forgetfulness of the public, which costs Mr. Wrigley so much for advertising each year, is concealed the answer to the question "Why don't Americans vote?"

Henry Ford's advertising appropriation for next year, signed the other day, was $6,000,000, but not even his bitterest competitors condemn Henry Ford as a master briber, as a villian who would corrupt the automobile buying public with a $6,000,000 slush fund. Mr. Ford's competitors, likely enough, will draw their belts a trifle tighter and increase their advertising appropriations.

In 1923, according to a check made by the Crowell Publishing Company in thirty-two of the leading magazines of the country, the makers of Campbell Soup spent $1,460,350 trying to persuade the canned soup eaters of the country that Campbell's soup is a superior brand; Colgate & Co. spent $1,183,439 in the same mediums discussing their wares; Procter & Gamble spent $1,167,550 telling about the purity and the buoyancy of Ivory Soap; the Congoleum Company spent $1,142,450 advertising its product in these magazines, and the Victor Talking Machine Company spent $1,142,055—the price of a train load of phonographs—just to address itself to the readers of those thirty-two magazines. The corresponding figures for newspaper advertising are not available. They are unquestionably greater than the above. In addition there are the amounts spent in farm papers, street car cards, direct mail, outdoor advertising, theater programs, window displays, motion picture novelties and premiums.

Mr. Butler, Clem Shaver and John M. Nelson are each striving to capture the attention of those same people who are addressed by those who sell chewing gum, soap, talcum powder, phonographs and linoleum.

The necessity that compels them to employ the methods of Wrigley, of Barnum, of Belasco, is one of the strangest, most baffling failures of democracy. It is the inertia that keeps more than half of the qualified members of the electorate of the United States away from the polls even on such an important occasion as the election of a President. The possessors of suffrage must be lured to the polls, and for generations it has been the whim of many of the sovereign voters to ride to the polls at the expense of a strange entity known to them as "the organization."

Because of the nineteenth and twentieth century extensions of the suffrage there are 54,421,832 persons in the United States who constitute the electorate. But 27,635,074 of them failed to vote in 1920 in spite of all the card index, addressograph, circularized, efficiency appeals of Will H. Hays and his contemporaries leading the other political organizations. How many of those 26,786,758 whose votes were counted would have gone to the polls had it not been for the efforts of Hays, of George White and the chairmen of the lesser parties that had candidates in the field, plus the efforts of the others in the organizations they headed? Mr. Wrigley, who spends $3,500,000 a year getting the people of the same nation to buy gum, would probably give a most pessimistic answer. Is this the fault of Mr. Butler, or of Mr. Shaver, or of Mr. Nelson? Senator La Follette knows that it is not, but he believes that the American people are not so clever as he is.

In an article dealing with non-voting published recently in "Collier's Weekly" United States Senator Simeon D. Fess, of Ohio, was quoted on this relation between large campaign funds and the failure of the electorate to vote.

"There is a movement now to curb campaign contributions," he said. "Borah made a speech in favor of it; Bryan has made a suggestion that the government should pay for all campaign expenses and Jim Cox has indorsed the idea. If this should be done, what is going to counteract the inertia of the voters? It is a circle, and a vicious one.

"Here is an inertia you want to cure; you can't cure it without effort, and effort costs money. How the dickens are you going to get anywhere unless you spend money? Volunteers will work—and by work I mean get out the vote—when they are aroused as Billy Sunday arouses his converts. They will work when the fever is in them, which is a very short period in any year. Why people should have to be dragged to the polls I can't understand, but that is the only way you can get them there, and most who should vote never go. It's a pretty how-d'ye-do for a nation."

It is indeed; but making the government foot the bills for campaign expenditures is not going to correct the situation any more than government ownership of railroads is going to lower freight rates. It was a pretty how-d'ye-do during the war that the people should have had to be exhorted to get them to support the war. But they did respond to the exhortations and the war was won.

How much did it cost to persuade them to subscribe to a Liberty Loan? Just short of $12,000,000 was the selling cost of the Victory Loan. The actual amount was $11,999,870.72, of which $2,605,966.67 was spent for publicity, plus an additional $987,751.87 for posters and stickers. This sum, of course, does not include the vast amount of wealth expended by the patriotic men and women in every Federal Reserve district who contributed money for the purchase of advertising space in all the publications of the country. That was a gift to their country. It would be difficult for Mr. La Follette to persuade any one that a sinister purpose lay behind those gifts, though he doubtless, in his sympathy for the enemies of his country in the great war, thinks so.

It is not much less likely that most of those who have contributed to the campaign funds this year, those who contributed to Mr. La Follette's campaign fund as well as those who contributed to the Republican and Democratic campaign funds, were actuated by principle, by honest belief.

In searching about for a reply to the La Follette suggestion that $3,000,000 is to "buy" an election, one is moved to fall back on that pertinent query of Charles Gates Dawes, "Does he think we are a nation of fools?"

The above editorial is reprinted from THE NEW YORK HERALD-TRIBUNE, October 22, 1924.

PRESIDENT COOLIDGE in his acceptance speech used the following words: "I have made an absolute requirement, that our Committee shall live within its means. I hope it will have a surplus on Election Day, but it must not have a deficit.

"I would make clearly and definitely one other requirement: that no individual, or group of individuals, may expect any governmental favors in return for party assistance. Whatever any one gives must be given for the common good, or not at all. Contributions can be received on no other basis."

THIS CAMPAIGN has been conducted in strict accordance with the letter and spirit of the President's instructions.

The Coolidge message of economy and prosperity has been widely distributed in every section of the country during this campaign. The La Follette attacks on our Constitution and courts have been combated through speakers and literature in nearly every State of the Union. These are two of the messages that the Republican Party has undertaken to carry to the people. It has cost money. We should be proud to spend more money in the same way if we had it.

SEND YOUR CONTRIBUTIONS TO

WM. V. HODGES, Treasurer

Republican National Committee

Eastern Headquarters
2 WEST 46th STREET
NEW YORK CITY

The cost of this advertisement has been contributed by Republican advertising men who believe in advertising.

The New York Times

"All the News That's Fit to Print."

Published Every Day in the Year by THE NEW YORK TIMES COMPANY.
ADOLPH S. OCHS, Publisher and President
B. C. Franck, Secretary.

FRIDAY, OCTOBER 24, 1924.

OFFICES OF THE NEW YORK TIMES.
NEW YORK CITY:
[Telephone Lackawanna 1000.]

TIMES BUILDING.....Times Square
TIMES ANNEX.438 St. W. of Broadway
DOWNTOWN.....7 Beekman Street
WALL STREET.....165 Broadway
HARLEM.....137 West 125th Street
BROOKLYN.....369 Washington Street
BRONX.....2,215 Third Avenue
FORDHAM.....11 East Fordham Road

WASHINGTON.....717 Albee Building
Subscriptions and Advertising, 1,410 New York Av.
CHICAGO.....436 North Michigan Av.
Subscriptions and Advertising, 360 N. Michigan Av.
ST. LOUIS.....401 Globe-Democrat Building
DETROIT.....703-4 Ford Building
SAN FRANCISCO.....742 Market Street
LOS ANGELES.....17 Times Building
LONDON.....162A Queen Victoria Street, E. C. 4
PARIS.....18 Rue de la Paix
ROME.....Palazzo Ginnetti, Corso Umberto 421
BERLIN.....Schiffbauerdamm 26
TOKIO.....13 Yamashita-cho, Kojimachi-ku
CAIRO.....Egyptian Gazette Building
BUENOS AIRES.....Avenida de Mayo 560
MEXICO CITY.....Ave. P. I. Madero 25

SUBSCRIPTION RATES
(Entered as second-class mail matter.)
Two Cents copy Greater New York. Three Cents within 200 miles; Four Cents elsewhere. Sunday, Five Cents Manhattan, Bronx, Brooklyn; Ten Cents elsewhere.

By Mail, Out of Town.	One Year.	Six Mos.	One Mo.
Daily and Sunday	$12.00	$6.00	$1.00
†Daily only	10.00	5.00	.85
Sunday only	4.00	2.25	.50
Sunday only, Canada	6.00	3.25	.60

*One week, 25c. †One week, 20c.

Domestic rates apply also to Alaska, Argentina, Balearic Islands, Bolivia, Brazil, Canada (except Newfoundland), Canary Islands, Colombia, Costa Rica, Cuba, Dominican Republic, Ecuador, El Salvador, Guam, Guatemala, Hawaii, Honduras, Mexico, Nicaragua, Panama Canal Zone, Paraguay, Peru, Philippines, Porto Rico, Samoa, Spain and possessions or North Coast of Africa, Uruguay and the Virgin Islands.

Foreign Rates.

Daily and Sunday	$25.00	$14.00	$2.50
Daily only	18.00	9.00	1.75
Sunday only	10.00	5.00	1.00

Binder, Picture Section, for 26 issues, $2.50.

ANNALIST (Mondays), per year, $5; Canada, $5.50; other countries, $6. Binder, 26 issues, $1.50.
THE NEW YORK TIMES BOOK REVIEW (Weekly), per year, $1; Canada, $1.50; other countries, $2. Binder, 52 issues, $1.50.
MID-WEEK PICTORIAL (Thursdays), one year, $3; Canada, $6; other countries, $6.50. Binder, 52 issues, ½ leather, $2.50; cloth, $1.50.
CURRENT HISTORY MAGAZINE (12 issues), $3; Canada, $3.50 (foreign $4). Per copy, 25c.
THE NEW YORK TIMES INDEX (Quarterly), full cloth, per copy, $3; per year, $9.

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THE PRESIDENT'S ECONOMICS.

Mr. COOLIDGE'S speech last night is said to be the only one of any length that he will make before election day. It is devoted mainly to his favorite topics of economy, reduced taxation and efficient government; though he again takes up the La Follette proposals to nationalize the railroads and to override the Supreme Court by act of Congress. In so far as he touches upon international affairs and foreign policy, the President's position continues to be one of benevolent timidity. The excess of caution native to his temperament is revealed, almost amusingly, in what he says about the International Court. After the positive utterances of President HARDING on this subject, and the vigorous appeals to the Senate made by Secretary HUGHES, the following falls on the ear like a dying strain:

> We propose adherence to the Permanent Court of International Justice, under any desired conditions or limitations which may seem practical, and which it can reasonably be anticipated will be agreed to by other interested nations.

Not so halting and ambiguous is President COOLIDGE when he returns to his old mutton, the scientific levying of taxation. He is still against the foolish attempt to impose uncollectable surtaxes upon large incomes. The true policy he believes to be that of getting as heavy taxes from the rich as can be had without driving them through any of the open doors of evasion, and without thereby hampering industry and checking enterprise. As for the exemption of the poor from income taxes, Mr. COOLIDGE shows that "the National Government does not tax the earnings of the poor family." But at the same time those earnings are lowered by indirect taxes which result from the higher cost of the necessaries of life caused by the passing on to the consumer as much as possible of the tax laid upon large corporations and great incomes.

In this part of his discussion the President is so sound that it seems strange that he is not willing to expound the same principle in tariff taxes. Those, too, both in purpose and in effect, raise the prices which common folk have to pay for food and clothing and shelter. But the President has a blind side in all that relates to the doctrine of protection. To it he does not apply the same analysis that he uses in the case of the income taxes. He is content to fall back on the old Republican shibboleth that "American industry cannot exist, "American wages cannot be paid, the "American standard of living cannot "be maintained, without a protective "tariff." This is to introduce thaumaturgy into economics, though Mr. COOLIDGE is, of course, sublimely unaware of that.

In one matter having financial bearing the President lays himself open to the charge of being unfair. With his eye on the discontented farmers of the West, and apparently in the hope of breaking the force of some of the unfounded accusations made by Senator LA FOLLETTE, Mr. COOLIDGE says:

> Much discussion has been made regarding the Government policy of deflation. There has been much debate whether raising discount rates by the Federal Reserve Board up to 7 per cent. was the reason for the collapse of farm values. I do not wish to consider that question. But I should like to have it made plain that this action took place before this Administration came into power, and whatever damage there was had already been done. It has been the policy of the present Administration to favor the reduction of discount rates. • • • If a mistake was made, it was not made by this Administration. The Government is now proceeding in the opposite direction.

Of this it has to be said, first of all, that in 1920 the almost unanimous opinion of financial experts was that the Federal Reserve Board must act as it did in order to check the dangerous inflation then rising to menacing heights. The chief criticism of the Federal Reserve Board was, not that it acted as it did when it did, but that it should have acted earlier. Moreover, it was not a case of division of opinion on party lines. Republicans were as anxious that the necessary steps be taken as were Democrats. Indeed, the Senate of the United States, on May 17, 1920, adopted the following resolution which was proposed by a Republican Senator, Mr. MCCORMICK of Illinois:

> Resolved, That the Federal Reserve Board be directed to advise the Senate what steps it purposes to take or to recommend to the member banks of the Federal Reserve system to meet the existing inflation of currency and credits and consequent high prices.

The thing speaks for itself. It is not a question of one Administration or another, but of the Federal Reserve Board doing its duty—doing what it was expressly created to do in a financial emergency. The President's comment on the case is calculated to fill people's minds with entirely wrong ideas. And no idea could be more wrong than the inference that the Administration—any Administration—has a right to interfere in any way whatever with the fixing of discount rates by the Federal Reserve Board.

TRUE GRATITUDE.

A feeling of gratitude is classed by the moral philosophers among the negative virtues. By this is meant that if you are grateful for a favor it is no credit to you, but that if you are not it is a reproach. It is said that there are lower races of men who have not only no idea of gratitude but no word for it. Certain South Sea Islanders are reported to have no language enabling them to say "I thank you." The nearest they can come to it is, "That is what I wanted." No deficiency of this kind can be charged against the Pennsylvanians who "enjoy" the high tariff, and who have been collecting money for the Republican National Committee. Mr. JOSEPH GRUNDY is the shining light among them. He had called upon his fellow-citizens of the Keystone State to give freely as an act of gratitude. Pressed by the Borah committee at Washington to define that gratitude, and to explain how it got into the case, Mr. GRUNDY said that Pennsylvania had reason to be grateful "for the wonderful opportunities this country en"joys through the beneficent legisla"tion of the Republican Party."

It must have been only a stern sense of duty which forced Senator CARAWAY to ask further questions of a man so overflowing with the milk of human kindness. With as much gentleness as possible, the fact was drawn from Mr. GRUNDY that virtually all the corporations and individuals from whom he obtained funds for the campaign were "beneficiaries of the tariff." How about Mr. GRUNDY himself? Yes, he cheerfully admitted, "I have been "coming to Washington for many "years to look after matters of in"terest to the woolen industry, and "incidentally tariff matters." But he wanted the committee to understand that his own bubbling spring of gratitude was wholly independent of all that. Senator BORAH asked him if he was "still collecting." Mr. GRUNDY replied, "Oh, yes." But surely he is collecting something better than money, more precious than rubies. He must be the greatest living collector of political virtues. Otherwise he could not be so adrip with them.

AN INITIATION.

By the ancient tribe of Yankees, surviving substantially unchanged in many parts of rural New England, any yielding to esthetics was repressed as a temptation or a sin. Does a recent ceremony at Washington indicate that Mr. COOLIDGE has backslidden from the old faith and surrendered to the pride of the eye and pride of life? He has been initiated into the Smoki Tribesmen, an Arizona society whose object is said to be the perpetuation of the rituals of the Southwest Indians. Against ritual, too, the Yankees long rebelled; but since politics is largely a matter of ritual, their objection must have been softened long ago. What interests the student of Yankee character is the splendid, if a little baroque, transformation that brightened the rear grounds of the White House.

During the initiation the President wore a large sombrero with a rim of brilliant red and a crown of bright blue.

We have only to contrast these burning blues and reds with pictures of the ordinary school of political landscape and genre, showing Mr. COOLIDGE, as so many other statesmen have been shown, in bucolic garb and with bucolic backgrounds and accessories, to mark the surprising growth and efflorescence of his decorative sense. Making all allowance for that broadening of sympathies which a political campaign almost forces on a candidate, are we not justified in believing that, esthetically at least, Mr. COOLIDGE is a Progressive? The only doubt arises from a passage in "The Education of Henry Adams":

> The New England light is glare, and the atmosphere hardens color. The boy was a full man before he ever knew what was meant by atmosphere; his idea of pleasure in light was the blaze of a New England sun. His idea of color was a penny, with the dew of early morning on its petals. The intense blue of the sea, as he saw it a mile or two away, from the Quincy hills; the cumuli in a June afternoon sky; the strong red and green and purple of colored prints and children's picture books, as the American colors then ran; these were ideals.

From this it might be argued that the rans des vaches of Plymouth, homesickness for Northampton, impelled Mr. COOLIDGE to this gorgeousness of hue; that the patulous "little Mexican" reminded him of the broad, shady streets of his home. This seems too far-fetched a theory. How could he stand out more vividly against the rusty drabness of Yankeedom than by donning that hat of flame? Only the narrow-minded will see in that radiance some remembrance of ROOSEVELT of the West. Mr. COOLIDGE has emancipated himself from a fettering Yankee tradition. JOHN SARGENT should paint him in his initiation glories. To be sure, the devil's advocate will query these Smokis. Knowing the Western temperament, he will suspect mystification and ironic symbolism. He will urge that "Smoki" is meant to connotate the oil that threatens to burn up the Republican citadel and the smoke-screens that Mr. WILLIAM M. BUTLER is so busy with. "Red" is a dig at Republican visions about Mr. LA FOLLETTE. "Blue" crudely satirizes the state of mind of the Republican managers in "Middle America." But who can hear patiently such petty caviling? It is at once more generous and more just to believe that Mr. COOLIDGE has joined the League of Colors and registered himself among the artists, devotees of all the magnificences of form and pigment. But what will "Plymouth folks" say?

THE FAMILETTE.

Apartment hotels spring like mushrooms from Manhattan's soil, a block-front wide and twelve stories high. Apartment houses offer two-room suites, and even one-room "suites," with kitchenette. Is America's fireside anthem destined to be revised into "Home, Suite Home"? Is the nation's family life in danger? Last week at the Playground and Recreation Conference at Atlantic City the "kitchenette" was described as a national menace. Close on its heels stalk the delicatessen store and the tin container which needs only the addition of hot water. A speaker at Atlantic City painted the picture of a modern interior in a few vivid strokes. The children dash in from heaven knows where. Mother "kills" a couple of cans. The children dash out again. Curtain descends on an affecting family scene consisting chiefly of nothing.

There is not very much room in a kitchenette, but there is room enough for an argument. Something may be said on the other side. The law of action and interaction is such that the kitchenette undoubtedly encourages the famillette, but the primal causation probably operates the other way. The kitchenette is, at least in part, the result of the small family, for whose origin and progress we must look in the entire scheme of our modern life. There must be kitchenettes which actually contribute to the starting up of families. Among the professional and "white collar" population the kitchenette may hasten marriages which would be postponed for years if it were a question of waiting for the full-sized apartment at current rentals. Even a baby may be tucked away during its first years in a two-room suite. When the baby starts to grow it soon lands the parents in the suburbs or at the end of a long subway ride in a real apartment. The kitchenette makes possible the not uncommon marriage where husband and wife both work for wages outside. The picture drawn at Atlantic City of the "children" in the kitchenette is slightly inaccurate. Where there are "children" the kitchenette is likely to disappear.

After all, if love is possible with a crust of bread and a cup of cold water, it should be attainable with a couple of cans of soup, an air-tight carton and a bottle of Grade B. Evolution has a queer way of repeating itself. In the kitchenette-dining-room-living-room of the two-room suite there is a replica of the New England kitchen around which so many esthetic and cultural loyalties cluster. What the modern woman properly will not consent to is a replica of the New England mother slaving herself into premature old age over the kitchen fire. Here enters, for today, the servant problem. The tribulations of a kitchen without a maid and the still sharper agonies when the maid is getting ready to quit are the main forces behind the kitchenette. Congress might well consider what the immigration quotas are doing to family life in the American middle class. Were its interests considered, the quotas for Finland and Scandinavia would be half a million each, entirely female.

The factory system has been quick to seize the advantage. We think of soup in a can as a menace, years after we have accepted baker's bread as a commonplace and the centralised laundry as a blessing, however efficiently disguised. G. K. CHESTERTON has protested that there is no analogy between the communal laundry and the communal kitchen. He thought he saw human nature in the way. No two people, argued CHESTERTON, will disagree as to whether they want their shirts burned on the right sleeve or the left sleeve, but they will disagree about cooking a steak. Events are proving him in the wrong.

There are losses undoubtedly, losses which may outweigh in spiritual value all the gains in material comfort and freedom. The collapsible table which between meals becomes a flower stand is not the old-fashioned table with the family grouped around it. Modern realism has taken pleasure in describing that gathering as a collection of grouches and dyspepsias. But in all religions and in the unconscious acceptance of the great mass of men the family meal is a sacrament. The feast is a familiar part of worship. That sense is bound to go with the kitchenette. Nor will the roof or basement playgrounds suggested at Atlantic City supply quite the human value—in more senses than one—of the baby clinging to her mother's skirts at the kitchen stove. But that mother has had a pretty hard time of it in history.

AN INDUSTRIAL MUSEUM.

The will of Mr. TOWNE, whose bequests were announced yesterday, may at last help to make possible the establishment in New York City of a museum to illustrate man's progress in conquering his environment and making it serve his higher uses. Such an institution has been a hope in the minds of many for years. It was suggested as one of the features of the proposed City's Art Centre, around which might be gathered studios and laboratories for the development of the industrial arts. The Metropolitan Museum of this city has expressed the opinion that "the hope "of industrial art design lies in Amer"ica." But it must have its museums, showing by what inventions, discoveries, devices and designs the instruments of industry and the myriad products which they have produced have come into use. We have admirable museums; one illustrating the history of life itself upon the planet; another, the growth of the fine arts; and still others certain special cultures or civilizations. But there is no adequate permanent exhibition, accessible to the millions, of what the industry of man has contributed in its myriad ways to the making of the world in which we live and move.

Two years ago there was published a report on Art in Industry, being the result of a survey made under the direction of Dr. CHARLES R. RICHARDS, formerly head of Cooper Institute, by the National Society for Vocational Education and the New York State Education Department. This report showed how meager are the agencies in this country for the study and development of industrial art. The General Education Board furnished the funds for this survey, which has lately been followed by another, also undertaken under Dr. RICHARDS's direction—a study of the important industrial museums abroad. The report has not as yet been published. In the distinctive field of industrial museums, the study covered four comprehensive museums—at Munich, Vienna, Paris and London—and should bring to the development of this type of museum in the United States just what Mr. Towne had in mind preliminary to the organization of a museum or museums here, the first of which should be in New York.

The Merchants' Association, of which Mr. TOWNE was at one time President, should take the leadership in this movement, but it ought to have the cooperation of the Chamber of Commerce and of the important trade organizations, of which there are scores, even hundreds, in the city. The first step has already been taken toward the realization of what Mr. TOWNE so generously proposed for the people of this city and the country at large—the permanent exposition of American achievement in the useful arts. The need is unquestioned. It is to be hoped that the executors and trustees will find that it is expedient to spend the funds for museums of this character.

TESTING THE SHENANDOAH.

The greatest obstacle to the use of the dirigible for commercial transportation is the force of the wind, blowing head-on or against the side of the hull or balloon. In the former case the airship is sometimes brought to a standstill in spite of her engine power, or is so retarded that her speed falls to less than that of an ocean liner. If a strong wind is blowing across the course marked out for her, she will be carried many miles away from it, perhaps into dangerous fog banks, as was the experience of ZR-3 on her voyage to the Atlantic Coast. It is curious that the Shenandoah on her excursion to the Pacific Coast and back has encountered a great deal more heavy weather than the German-built airship which was to take her place in the hangar at Lakehurst during her absence. On the Pacific Coast, while heading north, the Shenandoah ran into violent storms that strained every part of her fabric. The wind blew with gale force and a deluge of rain descended. Her engines groaned in the fight with the elements, and at times she made no headway at all. At sea she was wrapped in the same kind of fog that piled the destroyers up on the California coast in the greatest disaster the United States Navy has ever known, Samoa, perhaps, excepted. There were anxious moments on board the Shenandoah, both on the voyage north and when she turned south. That she survived the ordeal was a proof of the stanchness of her construction; that she was brought through storm after storm may be set down as a striking success in navigation of the air.

Coming back over the Sierras in Arizona and New Mexico, the Shenandoah ran into wind tides or currents "that rushed through the mountain passes like mill-races," and again she had a searching test. Tossed from side to side in the gorges, she was near to wreck. At one time she found herself "in a bowl in the Mule Mountains" (it was just after midnight). "Peaks seemed to tower round her on "all sides except the single pass "through which she had entered." Apparently the hills were to her as reefs are to a ship on a dangerous coast. She appears to have won through with scant leeway. It was another triumph of navigation in the skies.

Meanwhile, ZR-3 was snugly housed in the Lakehurst hangar. The Shenandoah it was that had battled with head winds for many leagues, forged her way carefully through fogs, and traveled like a phantom in night hours, lit only by the stars. Our home product, the dirigible built by American artificers and sailed by an American crew, was proving herself powerful and stable, at home in any weather. Doubtless ZR-3 would have rendered just as good an account of herself under the same conditions of sailing. It is a matter for satisfaction that the United States now possesses the two finest dirigibles in the world as models for new construction. In this form of aeronautics we unquestionably lead the world, and the way lies open to commercial development. We have practically no rival among the nations, and with our monopoly of helium our advantage is incalculable.

TOPICS OF THE TIMES.

Campaigning as Done in England.

Now and then, as our Presidential campaign goes on, speakers at meetings in districts inhabited by the rougher sort of people are subjected to unmannerly and annoying interruptions by political opponents who happen to be present; but organized efforts, carried to the point of silencing speakers and compelling the abandonment of the meeting, are next to unknown in this country. Almost everywhere and almost always, the man who has "hired a hall," or for whom one has been hired by his supporters, is allowed to have his full say, and if a stray enemy makes himself audible with any degree of persistency he is more than apt to find himself promptly and energetically removed to the street outside.

The English are notably different in this matter, and a considerable number of them seem to feel no compunction at all when they refuse a hearing to a political opponent. "Heckling" at election times in Great Britain seems to be almost a national sport, though it frequently is conducted in a way much the reverse of sportsmanlike. Speakers of recognized eminence like Mr. ASQUITH, and women with as much claim to fair and courteous treatment as Lady NANCY ASTOR, are no more immune to this sorry treatment than the least important of orators, and not infrequently the violence to which they are subjected is not limited to the throwing at them of harsh epithets and uncouth noises. A convenient brick is added for emphasis.

One cannot imagine Secretary HUGHES receiving anywhere in the United States such savage attacks as were made on Mr. ASQUITH this week in Paisley, and Sir ROBERT HORNE fared but little better in Glasgow.

They Hold Labor Responsible.

In fairness, probably, the great, and as Americans see it the outrageous, lengths to which the howling down of speakers has been carried in Great Britain during the present campaign should be ascribed, not to the fact that the Labor Party is a more prominent contender for success than ever before, but to the heightening of the general excitement which now prevails in political circles there. Unfortunately, however, for the repute of that party and its followers for fairness and a courtesy which to us seems merely decency, it is the followers and sympathizers of labor that are blamed for most of these displays and for all the worst of them. The Labor Party leaders repudiate responsibility for the outbreaks and condemn them, as well they may, for the harm which they are doing to their cause; but one does not see any of those leaders making personal efforts to protect their opponents in the exercise of the right of free speech.

And, curiously enough, the victims of this exaggerated "heckling" do not appeal to the law which forbids the persistent interruption of public meetings, nor do they demand the protection which the police under that law would have to give them if it were asked. Why they refrain is not easily understandable from this distance; but it seems to be due to a feeling that public sentiment would not support them in appealing to a statute the violators of which, after all, only are carrying out a national custom.

We are lawless enough over here in many ways, as our critics always are telling us and as we frequently confess; but we are not lawless in that particular way. It is a real superiority.

Possibly the difference is to be explained by the fact that we do not go often to the meetings where the speaking is in behalf of a party not our own, while great numbers of the English seem to have a habit of doing just that. Pretty evidently, however, they do not do it to hear what the other fellow has to say for himself.

"Jay-Walkers" Resent Condemnation.

It is with hesitation that expression is given to doubt of the entire rightness of the New York police in their condemnation of what, not quite fairly, they give, without proving its justice, a bad name by calling it "jay-walking." The police ought to know what they are talking about, and they present statistics that seem to show that a large majority of street accidents take place in the middle of blocks. Without questioning the figures, however, it is possible to question their conclusiveness, for many of the mid-block fatalities are not those of real "jay-walkers," but of children who run out into the street with no intention of crossing it, and therefore come in quite another category.

THE TIMES and other papers of the city receive many letters from readers who protest more or less strongly against deprivation of the right to cross the street wherever they please, exercising their own judgment as to where they should do it. They all emphasize the fact that in the middle of a block traffic comes from but two ways, while at crossings the ways are more than twice as many.

And the "jay-walker" is not without police support. Commissioner C. D. GAITHER of Baltimore is quoted as making this very argument as to mid-block and corner traffic, and adding to it the one that at busy crossings the pedestrian is jostled by others on foot and so has less attention to give to approaching vehicles. Thus do high authorities differ!

Underlying the whole discussion is the old common law principle that as between pedestrian and vehicular traffic the former has the better right to use the streets. If the man on foot is run down, it is poor consolation for him in his last conscious moment to think of his better right; but superiority ought to count in dealing later with the driver of whatever went over him.

No Judge Would Admit It.

Men of science naturally are interested in what some of them say is the fact that by injecting a small dose of scopolamine and apomorphia into anybody's veins they can put that person into such a state of semi-consciousness that he will answer truly any question, even when the answer involves self-incrimination. But do the men of science imagine for an instant that any court would admit, much less act upon, evidence so secured? If they do, they are much mistaken, and they can dismiss at once the hopes they express for a complete revolutionizing of criminal procedure by means of their "truth serum."

They are in much the same condition—admitting their contentions—as is the man who can do in the laboratory some wonderful thing in the way of synthesis or analysis, but has to confess that his achievement is too costly to interest commercial minds. The "truth serum" will not interest judicial minds for many a year, if ever, for it is a short cut to justice of which they will approve no more than of torture—to which, by the way, the "truth serum" has a not remote relationship as making a man testify against himself.

A Tribute to an Advertisement.

To the Editor of The New York Times:

The advertisement of the Bank of Italy, San Francisco, which was sent by airplane to THE TIMES for insertion on Friday last, attracted the attention of advertising men on that day at the Advertising Club and in advertising circles generally, not alone because it happened to be the first designed advertisement to be sent across the continent by airplane for insertion in a New Yorks newspaper, but for its intrinsic merits as an advertisement, and particularly because of its physical design.

It shone in that issue of THE TIMES like a star of the first advertising magnitude, partly because it was carefully and rightly displayed and partly because the peculiar style of its layout is not common in the East. It is, in that respect, distinctly San Franciscan, typical not only of a unique school of advertising design prevailing in the chief city of the Pacific Slope, but more essentially of a style of design in fine printing that has been developed there during the past twenty years or so.

It will be interesting to note if this example of the work of the typographic artists of San Francisco exerts any appreciable influence upon the art of advertising design here in the East. There is nothing especially novel or new about it, and yet it has, as an optical unit, a certain distinction all its own, attained by a careful observance of the principles governing type display and optical attraction. It exemplifies one of those apparent contradictions which are forever cropping up—due to the recent efforts to introduce the principles of art in the development of artistic printing and art in advertising—that art factors em to be more efficiently employed for hat purpose in cities not so deeply interested in art per se than in cities which may be regarded as the homes of art and artistic development.

In San Francisco, as I have intimated, there has been maturing during the past two or three decades what may seem like a bloc of printers who have proved by their work that they are at the same time artists in the use of type. • • •

In advertising display something like the correct restraint exhibited by this advertisement of the Bank of Italy is making its way to the front, here as well as there. The use of type to produce a shouting emphasis in advertising display is gradually being discarded as we come to realize that typography is actually a visual substitute for the human voice and that advertising is a telling of news. GEORGE FRENCH.

Montclair, N. J., Oct. 18, 1924.

A Problem in Etiquette.

To the Editor of The New York Times:

During my peregrinations in search of consolation I have come across a problem that sooner or later is going to shake the very foundations of our commercial life. What is the correct way to address a partnership that consists of a man and a woman, or of a man and two women, or of two men and one woman? No book on etiquette deals with the correct form of address for such a combination in business. Must it be "Dear Sir and-Madam," "Dear Sir and Mesdames," "Dear Sirs and Madam," or what? "Gentlesdames" for one man and two women might be misleading; "Birdames" is likely to jar. DR. SYNTAX.

New York, Oct. 22, 1924.

"WE WHO SEEK BEAUTY."

We who seek beauty may not know
The certain way our feet shall go,
Nor the sure season when our eyes
Shall compass her. We are too wise,
Who seek her endlessly, to care!
Nor God nor man may tell us where
She has her true abiding place.

Last night—I saw her—in a face,
In a wide room where loveliness
Hung on the silence, like a dress,
A little Maid—*A child!*—I said,
Sat where the light gleamed on her head,
And its soft darkness. . . . Some one near
Was reading verses. I could hear
The voice, the words—but I was beat
Upon the listener's intent
Still eagerness. And sweet, and wise,
I saw the woman in her eyes.
I saw small anguishes that bled—
And little hopes that blossomed red—
And knowledge. . . . For a moment's space
Upon that stark and lovely face
Life flung its flame! *A child!* I said.
On the soft darkness of her head
The crown of woman beauty lay—
And woman pain.

I think today,
We who seek beauty shall be blest
When we stop seeking. Home is best.

BARBARA YOUNG.

THE SUPREME COURT

Decisions New and Old Upholding the Rights of the Individual—The Milligan Case Recalled.

To the Editor of The New York Times:

The two epochal decisions just handed down by the Supreme Court of the United States once more carry forward the great tradition of that court—the protection and the freedom of the individual. In one of these cases the right of the individual to refuse to furnish evidence against himself has been reaffirmed and extended. In the other, that bulwark of protection to the individual—the right of trial by jury—has been extended to cases of contempt.

Senator La Follette complains that the Supreme Court nullifies acts of Congress and therefore he would have a constitutional amendment whereby Congress may, by a two-thirds vote, override and nullify decisions of the Supreme Court. In the whole history of this country Congress has passed 45,640 statutes. In 51 cases, in the whole history of this country, has the United States Supreme Court declared an act of Congress unconstitutional—something like one out of every 900 acts. Yet radicals who support La Follette say of his program for the destruction of the power of that court that the Supreme Court is illiberal and that it is a reactionary institution, destructive of freedom.

Nothing could show more clearly that this fancied grievance is based on an utter lack of understanding than these two current decisions so vitally protecting the liberty of the individual. That these decisions are fully in line with the spirit, history and tradition of the Supreme Court cannot better be shown than by leaving the realm of argument and entering into narrative, and telling the story of the case of Milligan.

During the Civil War Abraham Lincoln wielded a bigger club than ever Roosevelt brandished. In many parts of the North there was disaffection. Secret sympathizers with the rebellion hatched many a plot. The thing became so serious that the President issued a series of executive orders creating military courts for the trial of crimes against the Government. In 1864 one Milligan was arrested in Indiana and, brought before one of these military courts charged with high crimes and misdemeanors, with giving aid and comfort to the rebels; with disloyal practices; with initiating insurrection and with conspiracy against the Government.

The military tribunal duly tried, duly convicted, duly sentenced Milligan to be hanged on May 19, 1865—just a month, be it noted, after the death of Lincoln.

On the 10th day of May Milligan petitioned the Indiana Federal Court for a writ of habeas corpus to test the question whether the military tribunal had jurisdiction. The Federal Judges sitting in Indiana disagreed and passed the problem on to the United States Supreme Court. The case came on for argument on the 6th of March, 1866. The argument continued for seven days. The most noted lawyers of the time appeared before the Court—James A. Garfield, Benjamin F. Butler and others equally distinguished.

The military tribunals were busy courts that had come into being through the act of the martyred President. His very murderers had been convicted and executed by one of those military tribunals. Milligan had been regarded as an arch-plotter against the Government. He had been duly convicted by a court appointed by no less than a General of the United States Army, acting under no less than executive authority of President Lincoln.

Who were the nine men that composed the Supreme Court and sat in judgment on Milligan? Five of them had been appointed by Lincoln. The majority of the court then was Republican, Northern, anti-Southern. The war just over. Hatred rampant.

"A fine chance for Milligan," our radical friends, our liberals, our theorists who support La Follette's proposal to destroy the court, would say. "Oh, yes, a fine chance for Milligan."

What was the precise question before the court? Just this: Were Abraham Lincoln's military tribunals illegal courts? If so, not only would Milligan walk out of the courtroom a free man, but all the military tribunals would go out of business; all their trials and convictions would go for naught; all their service to the victorious North be stopped.

The argument of the case was ended on March 13. On April 6—three weeks later—those nine Judges marched into the courtroom in Washington and rendered their decision. Their decision was unanimous. They set Milligan free.

The opinion of the Court, written by Judge Davis, Lincoln's personal friend, points out that "no graver question was ever considered by this Court," and then, in ringing terms, declared that the Constitution "is a law for rulers and people equally in war and peace and covers with a shield of protection all classes of men at all times and under all circumstances." Its provisions, the Court said, "cannot be suspended. Martial law can never exist where the courts are open." Any other decision, the Court declared, would lead to "anarchy or despotism."

This is a story of the Supreme Court and individual freedom which should secure Senator La Follette and his radical associates thinking. Here was a calm, cool courage, not less, I dare say, than that which carries the soldier over the trenches in the hot tide of battle.

The decision aroused, as the Judges knew it would, the intensest indignation. Talk of impeachment was rife. If you want to know what were the leading contemporary opinions of the decision, I refer you to that fascinating book, Warren's "History of the United States Supreme Court." Perhaps a few quotations from the daily press of the time will give you something of the storm which burst upon these Judges:

"Traitors who had robbed the nation of all it had gained by force of arms." "Judicial tyranny." "He is a traitor who hesitates to employ the military power, either its bayonets or its courts, to preserve the life of the nation." "The most dangerous opinion ever pronounced by that tribunal." "Iniquitous doctrine." "Partisan harangue." "Antediluvian Judges." "Constitutional twaddle." "Treason has at last found a secure shelter in the bosom of the Supreme Court."

The Nation, which today ardently supports Senator La Follette's plan to allow the Congress to override the court, then bitterly censured those who were talking of "impeaching the Judges for doing what they were bound to do before God and man, come what might," and in glowing words emphasized "our sore need, for our protection, of all the forms and traditions of the law and the Constitution."

But the storm passed. The light of justice was rekindled and it was seen at last through the length and breadth of the land that the Milligan decision was a bulwark for all time against military courts, forcible seizure and search, star chamber, secret trials. It set up the supremacy of the civil court for the purpose of trying civil causes in regions where war is not actually waged.

During the recent war and the passions thereby engendered, those who objected to the war or disagreed with the Government or were German sympathizers complained bitterly enough that even in jury trials there was scant justice. What would have been their plight with military tribunals sitting in secret session? Is it to be doubted that in 1917 military tribunals would have flourished throughout this land but for the Milligan case?

Lest, however, the adherents of Senator La Follette would cast away the Milligan decision as antique, I recommend that they read the case of the United Mine Workers of America, another instance of a unanimous decision by the Supreme Court, a case decided in 1922; a case which, in the opinion of labor, is the greatest triumph that labor has ever achieved in this country.

The framers of the Constitution deliberately wrote into it such provisions as to prevent its amendment in haste, heat or hatred. They intended the majority of the people in this country—the deliberate will of the majority—to rule; but not the violent despotism of a bare majority of Congress. Yet from time to time, when the Supreme Court renders a temporarily unpopular decision such as the Milligan case, there arise eloquent patriots to denounce the court, who propose forthwith to destroy the court. Such patriots we need not fear. Rather we should welcome them. They cause us to re-examine our system of Government and to refresh our admiration of that Gibraltar of liberty, the Supreme Court of the United States.

JAMES N. ROSENBERG.

Oct. 22, 1924.

THE DEATH OF KITCHENER.

General Khrabroff Questions the Accuracy of Kommisarov's Statements.

To the Editor of The New York Times:

It was with great interest, but at the same time with amazement, that I read in THE NEW YORK TIMES of Sunday, Oct. 12, 1924, an article entitled "New Light Cast on Kitchener Mystery," by General M. S. Kommisarov. In this article General Kommisarov charges the late Czar of Russia with a grave responsibility, namely, that "the Czar who blurted out the secret of Kitchener's coming" served as "the first stage of the treachery" which resulted in Field Marshal Kitchener's death. And yet all the facts cited by General Kommisarov in support of his conclusions are lamely so uncertain and partly so evidently incorrect that one cannot help being amazed at the extraordinary boldness with which he brings forth his sensational "revelation."

General Kommisarov assures us that the news of Kitchener's intended visit to Russia was cabled to the Czar personally, in cipher known only to King George and the Czar, and that, as had been found out "after a careful investigation," no one else in Russia but the Czar knew anything whatever of Kitchener's coming; neither in the Russian Ministries of War, Navy and Foreign Affairs, nor even in the British Military Mission in Petrograd. From the official documents, however, which have been published by THE NEW YORK TIMES as a supplement to General Kommisarov's article it appears that information about Kitchener's visit to Russia, giving the date of his proposed arrival, was communicated to Petrograd by the British War Office as well and that it was known to the British Embassy and British Military Mission in that city and to the Russian Minister of Finance (most probably also to other persons and institutions concerned).

Relying on communications of his special agents, General Kommisarov states furthermore that "the British War Minister's trip was absolutely unknown in London; that the Captain of the Hampshire left port with sealed orders and that only upon the high seas did he learn the destination of his ship," &c. It ought to be known to General Kommisarov, it seems, that a warship always sails with its orders sealed and only upon the high seas learns its destination. As to the British War Minister's trip being absolutely unknown in London, I am in a position to prove that this statement is incorrect.

In May, 1916, I was delegated by the Russian Government to the United States as a member of the Russian Supply Committee in New York City. On my way to the United States I stopped in London to see General E., who just before that had arrived from America, where he had acted for some time as representative of the British War Office. Immediately upon my arrival in London I was informed about the expected trip to Russia of Field Marshal Kitchener and General E. by some members of the Russian Government Committee in that city. Later on this information was personally confirmed to me both by Field Marshal Kitchener and General E. Of the proposed trip I was told also by Lieutenant McPhs of the British Army, who expected to accompany the Kitchener Mission to Russia as official interpreter, but then was ordered to leave with me for the United States as a liaison officer between myself and the representatives of the British War Office in this country. Finally, upon my arrival in the United States, several persons also told me of the intended visit to Russia of Field Marshal Kitchener and General E.

Thus, contrary to the assertions of General Kommisarov, there were quite a number of persons, both in Russia and in England, who knew of the trip, and one may be sure that it did not take a long time for the Germans, with their widely spread and highly efficient espionage system, to learn about it. I could cite a few examples of this efficiency even from my own rather limited experience.

I consider, therefore, the very basis of General Kommisarov's reasoning, namely, the assertion that the late Czar was the only one who could give out the secret of Kitchener's proposed trip to Russia, as absolutely and essentially erroneous. What value, then, have his final conclusions, supported by some vague suppositions only, that "the Czar was the first stage of the treachery," &c.? Herman Bernstein recommends to the readers of THE NEW YORK TIMES the articles of General Kommisarov as "extremely interesting and valuable." I hope that being sufficiently acquainted, as I presume he is, with General Kommisarov's personality and previous activities, as well characterised, for instance, in the memoirs of Count Witte, Mr. Bernstein will not refuse to add to the above quoted qualifications the following one, "but requiring a great deal of caution."

MAJOR GEN. N. KHRABROFF.

New York City, Oct. 21, 1924.

MISS BLOODGOOD IS AUTUMN BRIDE

Married to Hugh Campbell Wallace 2d at St. Bartholomew's Church.

MISS LA MONTAGNE WEDS

Becomes Bride of James Edward Barney at the Colony Club—Other Nuptials.

The marriage of Miss Rosalie Bloodgood, daughter of Mrs. Wilber Bloodgood, to Hugh Campbell Wallace 2d took place yesterday afternoon in St. Bartholomew's Church. The ceremony was performed by the Rev. Dr. Leighton Parks, rector of the church, assisted by the Right Rev. James Henry Darlington, Bishop of Western Pennsylvania. A reception followed at Sherry's.

The bride's cousin, Albert Zabriskie Gray, gave her in marriage. There were two matrons of honor, Mrs. Stoddard Hoffman and Mrs. H. Rogers Benjamin. Miss Elizabeth Reynolds Hitt, daughter of Mrs. R. S. Reynolds Hitt, a cousin of the bride, was maid of honor. The bridesmaids were the Misses Marion Wilson, Emily Delafield, Kate Darlington and Natalie Willard. The bride wore a gown of white satin trimmed with pearls and crystal beads. Her veil was of old rose point and duchess lace. The matrons of honor were in gowns of mauve chiffon, and the other attendants wore dresses of fuchsia chiffon and silver lace.

Darnall Wallace was his brother's best man. The ushers were C. Shirley Carter, Charles B. Harding, John W. Bloodgood, George Ramsey Howell, cousin of the bridegroom; Everest D. Haight, Robert G. Ingersoll Brown, Alexander Gilmer Hadra, Robert French Archibald Jr., Louis Fougeres Bishop Jr. and Robert Wallace Taylor.

Mr. Wallace and his bride will sail tomorrow on the Duilio for Italy to spend their honeymoon abroad, and upon their return in January they plan to make their home at 277 Park Avenue.

Barney—La Montagne.

The marriage of Miss Dolly Madison La Montagne, daughter of Mrs. Edward La Montagne and the late Mr. La Montagne, to James Edward Barney, son of Mrs. William Barney of Watertown, N. Y., took place yesterday afternoon at the Colony Club. The marriage ceremony, which was performed by Father Burns of Watertown, was witnessed by members of the two families.

The bride was escorted by her brother, Robert Weir La Montagne. She had no bridal attendants. Horatio Munroe Reed acted as best man for Mr. Barney. The bride wore with her gown of white chiffon velvet some historical point lace.

When Mr. Barney and his bride return from their wedding trip they will live at 110 East 86th Street. The bride is a direct descendant of the famous Dolly Madison, wife of President Madison.

Gruhn—Rosenmond.

The marriage of Miss Beatrice Rosenmond, daughter of Mr. and Mrs. Meyer Rosenmond of 160 Riverside Drive, to M. Mitchell Gruhn, son of Mr. and Mrs. Sol R. Gruhn of 29 Claremont Avenue, took place yesterday at the St. Regis.

Miss Edna Rosenmond was her sister's maid of honor, and Mrs. Felix Mayer of Cincinnati was matron of honor. The bridesmaids were the Misses Rosalie Gruhn, sister of the bridegroom, and Judith Steinberger. Meyer Mosche was best man. The ushers were Daniel Koplik, Nathan Fribourg, Irving Mitchell, Arthur Ullman, Ned Elsner, Ben Elsner, Daniel Friedman and Richard Frankenfelder.

Mr. and Mrs. Gruhn are sailing for Europe on Saturday on the Leviathan and will spend their honeymoon in Paris, Southern France and Italy. Upon their return they will live in New York.

Hennessey—Hines.

Miss Charlotte Hines, daughter of Dr. and Mrs. C. C. Hines of Memphis, Tenn., was married last night to Dr. Russell Arthur Hennessey, son of Mr. and Mrs. E. E. Hennessey, also of Memphis, in the Church of the Transfiguration. The ceremony was performed by the Rev. Dr. Randolph Ray and was attended only by relatives and intimate friends.

The bride is a granddaughter of the late Mr. and Mrs. H. H. Hines of Jackson, Miss., and the late Captain and Mrs. Z. D. Jennings of Water Valley, Miss. She attended Blue Mountain College and later the Gardiner School in this city, afterward spending a year abroad. Dr. Hennessey attended the University of Illinois and Loyola University in Chicago. During the war he served as a Captain in the Medical Corps.

Dr. Hennessey and his bride will go to Havana and New Orleans for their wedding trip and will live in Memphis.

Greenwald—Feist.

Miss Beatrice S. Feist, daughter of Mr. and Mrs. Max Feist of 160 Riverside Drive, was married to Jerome E. Greenwald, son of Mrs. Rose Greenwald of this city, at noon yesterday at the Biltmore. The ceremony was performed by the Rev. and Mrs. Maurice Harris and was followed by a reception at the hotel. Mr. and Mrs. Greenwald left at once for their wedding trip to White Sulphur Springs, W. Va., and will return to New York about Nov. 7 to make their home in this city.

DANISH QUEEN MOTHER LOW.

Members of the Family Are Hastening to Her Bedside.

COPENHAGEN, Oct. 23 (Associated Press).—The strength of Dowager Queen Louise of Denmark is slowly ebbing and the members of her family are hastening to her bedside. The aged Queen is getting very little sleep and her condition shows no improvement.

Princess Ingeborg, wife of Prince Carl of Sweden, one of the daughters of Queen Louise, arrived here today. The Queen's son, King Haakon of Norway, summoned by telegraph, will arrive tomorrow night. Her son, King Christian of Denmark, and Queen Alexandrine are spending most of their time in rooms adjoining the sick room.

Godowsky Recovering From Fall.

Leopold Godowsky, the pianist, father of Dagmar Godowsky, motion picture actress, is recovering in his apartment in the Hotel Ansonia from a recent fracture of two ribs. The injury resulted from a fall in his bathtub. The handles of the shower faucets had been interchanged and when he turned the "cold" faucet and was nearly scalded by hot water the shock caused him to lose his balance. His daughter said last night that his condition was satisfactory to the physicians and that the accident would not interfere with his musical engagements.

Stokes is Reported Better.

Special to The New York Times.

BALTIMORE, Oct. 23.—W. E. D. Stokes of New York, who entered Johns Hopkins Hospital yesterday for rest cure, observation and treatment for nervous trouble, was reported in fairly good condition today. Physicians hope to prevent any nervous breakdown.

Mengelberg Conducts Again.

AMSTERDAM, Oct. 23.—Willem Mengelberg, conductor of the New York Philharmonic Orchestra, who has been seriously ill here for some weeks past, has completely recovered and conducted an orchestra concert tonight. He met with an enthusiastic reception on entering, and a great ovation at the conclusion of the concert.

To Mark Subway Anniversary.

In celebration of the twentieth anniversary of the opening of the New York subways, friends of Frank Hedley, President and general manager of the Interborough Rapid Transit Company, will tender him a dinner at the Hotel Commodore on the evening of Monday, Oct. 27.

SOCIAL NOTES

New York.

The American Minister to Denmark and Mrs. John Dynely Prince, who are on their way to New York, will be for several days guests of James Speyer and later will go to Washington, D. C.

Mr. and Mrs. John E. Berwind, now at Minden, their country place in Bridgehampton, will return next week to 76 Park Avenue.

Added to the long list of débutantes is Miss Constance Sala Regan, a daughter of Mr. and Mrs. Thomas Regan of Old Westbury, L. I.

General and Mrs. William Barclay Parsons are arriving today on the Aquitania, as also are Mrs. Bernard M. Baruch, Mrs. Jules S. Bache and Mrs. Charles H. Senff.

Mrs. John Clinton Gray will give a tea with dancing on the afternoon of Christmas Day for her débutante granddaughter, Miss Marian Gray, daughter of Austen Gray.

Professor and Mrs. Charles P. Chandler have closed Homestead, their Summer place in New Hartford, Conn., and are at 51 East Fifty-fourth Street for the Winter.

Harrison Rhodes, who passed the Summer in Venice, has gone to Rome for the Winter.

Mr. and Mrs. William C. Reick have closed their place at Rumson, N. J., and for the Winter are at 115 East Eighty-ninth Street.

Mr. and Mrs. Frank Browne Keech will give a dinner tonight at 12 East Fifty-second Street for Miss Mary Pierce Lyon and Maturin Livingston Delafield 2d, who will be married tomorrow in St. Thomas's Church. The guests will include members of the bridal party, of which Gilbert G. Keech, son of Mr. and Mrs. Keech, will be one.

Miss Janet Fish is convalescing after an attack of pneumonia.

Mme. Hellmann and Mlle. Hellmann, wife and daughter of the First Secretary of the French Embassy, who passed the Summer at Port-a-Pic, Canada, are at the Schuyler for a brief stay before returning to Washington.

James Ellsworth de Kay after a month's illness from typhoid fever at Instanore Farm, his country place in Babylon, L. I., is slowly recovering.

Mr. and Mrs. John E. Berwind, now at Minden, their country place in Bridgehampton, will return next week to 76 Park Avenue.

Mrs. Henry Iselin of Hewlett, L. I., will give a luncheon today at Voisin's for Miss Allan Ayers, who has just returned from Europe.

Mrs. Sampson Selig gave a dinner last night in the Green Room at Sherry's for a number of women. Among her guests were Mrs. John T. Pratt, Mrs. Charles H. Sabin, Mrs. Winthrop W. Aldrich, Mrs. Courtland Nicoll and Mrs. Ogden L. Mills.

Mrs. Richard De Wolfe Brixey will give a dinner at Pierre's on Nov. 28 for her débutante daughter, Miss Doris Brixey, after the guests will attend the dance being given there that night by Mr. and Mrs. Louis E. Stoddard for their débutante daughter, Miss Betty Stoddard.

Mr. and Mrs. John FitzGibbon will give a reception at their home, 371 West 123d Street, on Nov. 2 for Sir Thomas Henry Gratian Esmonde and Lady Esmonde, whose marriage took place in St. Patrick's Cathedral on Sept. 15.

Mr. and Mrs. Edward H. Alsop of Washington, D. C., are at the St. Regis prior to sailing for Europe on Saturday. Senator George Wharton Pepper has also come from Washington and is also at the hotel.

Mr. and Mrs. Robert McAllister Lloyd of 1,155 Park Avenue will give a dance in the ballroom of the Park Lane on the night of Jan. 10 to introduce their daughter, Miss Jennet R. Lloyd.

Mr. and Mrs. Edward H. Delafield have come from Sunswyck, their country place at Noroton, Conn., and are at the Vanderbilt.

Mr. and Mrs. William K. Dick have come from Islip and are staying at the Ambassador until they open their house at 7 East Eighty-fourth Street. The Rev. Dr. and Mrs. William Pierson Merrill have come from Pomfret, Conn., for a short stay at that hotel.

William Savery Lower has taken an apartment at the Park Lane, where Frank N. Doubleday will also make his home.

Mr. and Mrs. Carroll Carstairs, who were married last March, have taken an apartment for the Winter at the Madison. Mrs. Carstairs was Miss Burks Yuille, daughter of Mr. and Mrs. Thomas B. Yuille.

Mrs. Daniel B. Fearing has come from Newport for a short stay at the Ambassador.

Mr. and Mrs. Cornelius H. Tangeman and Mr. and Mrs. Julius Spencer Morgan are expected today at the Madison, where they will make their home this Winter.

Mr. and Mrs. Homer A. Wessel have closed their place at Briarcliff Manor and will be at 14 East Sixtieth Street until they leave for Palm Beach in February.

Mrs. John Chatman McCall and Mrs. Frederick Whiting will give a luncheon at the Colony Club on Nov. 20 for their débutante daughters, Miss Lois H. McCall and Miss Elizabeth St. John Whiting.

The retiring Commissioner for Australia, the Honorable Donald MacKinnon, with Mrs. MacKinnon and their daughter Mary and son Daniel, who have been at the Plaza for fifteen months, left for the Pacific Coast yesterday, en route to Australia.

Mrs. Howard Van Sinderen is giving a luncheon today at her home in Tuxedo Park for the Misses Helen Curtis and Rhoda Low, who will make their début at the Autumn Ball in Tuxedo Park on Saturday night.

JUNIOR FEDERATION MEETS.

Coolidge Message Over Telephone Heard Through Amplifiers.

The annual dinner of the Junior Federation of the Federation for the Support of Jewish Philanthropic Societies was held last night at the Hotel Belleclaire, Broadway and Seventy-seventh Street. At the dinner a report of the Summer's activities was read and plans were made for cooperation with the $1,250,000 drive of the federation, which begins next Sunday.

Among those who addressed the 2,000 persons attending were Joseph L. Buttenwieser, the Federation's President, and Harold Riegelman, Chairman of the Executive Committee of the junior federation. A telephone message of greeting from President Coolidge was transmitted through the amplifiers which were installed in the dining room of the hotel.

Concert at Music Salon.

The music festival which marked the opening of the new music salon in the new Chickering Hall on West Fifty-seventh Street was concluded last night with a concert by Vincent Lopez and his orchestra. Symphonic variations of modern popular music were a feature of the program, and the evolution of American music from the Colonial days to the present day jazz period was traced through a series of compositions. Among those present at the concert were Mrs. Walter Damrosch, Mrs. J. P. D. Lanier, Mrs. Henry P. Loomis, Mrs. John A. Mathews, Mr. and Mrs. A. S. Fedde, City Chamberlain and Mrs. Philip Berolsheimer, De Witt Clinton, Adolph Lewisohn and Dr. Sigmund Spaeth.

Luncheon for Mrs. Hylan.

Mrs. Charles H. Moller of Brooklyn gave a luncheon yesterday at the Ritz-Carlton for Mrs. John F. Hylan. Among the guests were Mrs. Joseph P. O'Brien, Mrs. Frank J. Coyle, Mrs. Leo L. Doblin, Mrs. Harry Swift and Mrs. John F. Sinnott.

Club Caprice to Open Oct. 31.

The Club Caprice, a new supper club, will formally open for the season on Friday, Oct. 31, at the Lorraine. Miss Camilla W. Livingston and Miss Katherine V. Adams are in charge of the dances and have announced the engagement of Cortes and Peggy for nightly appearances throughout the season.

COMMUNISTS SPLIT ANTI-FASCIST BLOC

Other Parties Now Condemn the Proposal to Set Up a Separate Parliament.

NEW CHIEF FOR MILITIA

De Bono, Under Fire in Matteotti Case, Will Be Sent Away to Be Governor of Somaliland.

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ROME, Oct. 23.—As the reopening of Parliament draws nearer, the war between Fascism and the Opposition is waged at an even more fast and furious pace, and the activity of the Communists becomes increasingly noticeable. Not content with suggesting the formation of an anti-Fascist Parliament in opposition to present one in which the Fascisti have an overwhelming majority, they today circulated an appeal to all university students to join the revolutionary organization known as the "Vanguard Students' Union."

The Communists' appeal states that while the union is not subject to any political party, it comes into being with the precise object of "sowing the good seed of revolution among the unievrsity students" and of "fostering a closer understanding between all revolutionary forces."

The union should, in addition, "attract all young, intellectual forces which see in a radical renewal of institutions and society the only hope for Italy, which is now reduced to the level of the Tartars, to return to liberty and fruitful work."

The appeal ends by stating its distrust in the constitutional opposition's ability to overthrow Fascism, which, it says, can only be defeated by revolutionary tactics.

As the activity and boldness of the Communists increase, however, the distrust with which the remainder of the opposition parties regard their efforts increases.

The opposition press now severely condemns the Communist proposal of institution of an anti-Fascist Parliament and will probably continue to coldshoulder any suggestion coming from them.

Mussolini meanwhile has strengthened his position by accepting the resignation of General De Bono from his position as head of the Fascist militia. General De Bono, it will be remembered, in addition to being the head of the militia was also Director General of Police at the time of Deputy Matteotti's murder and he was openly accused by opposition papers of having aided the escape of some of those implicated in that affair.

Both General De Bono's letter tendering his resignation and Mussolini's letter accepting it are written in most cordial and even affectionate terms.

De Bono in his letter recalls his past service and his efforts on behalf of the militia. He says: "I leave you 150 legions ready to march at your slightest gesture for the safety and greatness of Italy," and ends with the words: "To you I send my thanks for the friendship you have shown me and expressions of my unchangeable devoted affection."

Mussolini in reply states that he accepts General De Bono's "spontaneous" resignation with deep sorrow and that he will propose him to the council of ministers for the post of Governor of Somaliland under "which title," he says, "I wish to express to you the expression of my cordial friendship."

The present Governor of Somaliland is General De Vecchi who together with General De Bono was a member of the triumvirate which commanded the Fascist forces during the revolution which brought Mussolini to power.

General Gandolfo, at present Prefect of Cagliari, Sardinia, will take General De Bono's place as head of the Fascist militia.

ASK WORLD LUTHERANS TO JOIN THEIR FORCES

Dr. Morehead and Others Urge Supra-National Religion and Efforts for Peace.

CHICAGO, Oct. 23.—Lutherans throughout the world were called upon today at the convention here of the United Lutheran Church in America to bridge national boundaries and present a solid front "in the conquest of the world for Christ."

Dr. J. A. Morehead of New York made the appeal, declaring that Christianity was "supra-national" and that the time had come for the Church to apply the doctrine of the New Testament, "Ye are no more strangers and foreigners, but fellow citizens with the saints, and of the household of God."

At present Lutherans, to some extent even in this country, according to delegates, are organized along lines of national origin. Dr. Morehead called for world union.

"Our foreign missionary endeavor bears testimony to the fact that Christianity knows no aliens nor foreigners," he said. "Already Lutherans of different countries have cooperated effectively in relieving distress, as in Russia, and in such have disregarded, in the case of their beneficiaries, the lines of nation, race, class and creed.

"Lutherans, recognizing the just demarcation between Church and State, and cherishing no political ambitions, are fitted for international amalgamation."

The French Lutheran Church cabled to Dr. F. H. Knubel of New York, President of the United Lutheran Church in America, its "greetings and best wishes."

In connection with Dr. Morehead's appeal, delegates noted that even the committee report which holds that "Christians may engage in a just war," touches International chords. It concludes:

"We also believe that the time has come when it is necessary to stress the fact that nationalism and internationalism are not mutually exclusive terms, that patriotism and the love of other nations and races are supplemental; that the processes employed by and within the nation to secure justice, peace and stability must be employed in an ever increasing measure in the intercourse between nations; that the abatement of arms must yield in an ever larger degree to the arbitrament of reason . . . ; and that to this end the Christian citizen is pledged to exert every effort, through the establishment of some agency, to further justice and good will in his own country and in the commonwealth of nations."

The convention will be called upon to choose between this declaration and a more drastic one demanding that all war be outlawed as crime.

Dr. Grandgent Heads Alumni.

CAMBRIDGE, Mass., Oct. 23.—Dr. Charles Hall Grandgent of Cambridge, graduate of Harvard in 1883 and Professor of Romance Languages at the university since 1896, has been chosen as President of the Harvard Alumni Association, to succeed Supreme Court Justice Edward Terry Sanford, '85, of Knoxville, Tenn., and Washington, it was announced today. Arthur Woods of New York, former Police Commissioner of that city, and N. Horton Batcheller of Windsor, Conn., Headmaster of Loomis Institute, were elected Vice Presidents.

Macey-Hill Wedding Plans.

The wedding of Miss Elizabeth Hill, daughter of Mr. and Mrs. William Richings Hill of Rochester, N. Y., to William Carrington Macey of this city will take place on Saturday night in St. Luke's Church, Rosella Park, a reception will follow at the parish house. Miss Hill is a graduate of Skidmore School of Arts, Saratoga Springs, and Mr. Macey was graduated from Hampton College.

A ROTHSCHILD TO WED A FORMER COUNTESS

Baron Eugene Engaged to Divorced Wife of Count Schoenborn—She Was an American.

Special Cable to THE NEW YORK TIMES.

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VIENNA, Oct. 23.—Today's announcement of the coming marriage of Baron Eugene Rothschild with Kathleen, former Countess Schoenborn, an American by birth, has caused quite a flutter in society circles in Vienna. Kathleen, former Countess Schoenborn, who was born in Philadelphia, is a daughter of a wealthy industrialist and is one of four daughters, formerly known as the beautiful Wolf girls. She was reared in Munchen and was married before the age of twenty to an American dentist named Spotswood. They later were divorced. In 1911 she met and married Count Erwin Schoenborn in Paris. Count Schoenborn was at the time in the diplomatic service. The young couple caused quite a sensation when they returned to Vienna in 1911 and were seen everywhere. The Countess was considered one of the most beautiful women in Vienna and was admitted to the most exclusive circles. She was much feted and always was the centre of admiration.

There was only one cloud on the Schoenborn horizon and that was financial difficulties. In 1913 the Countess endeavored to obtain a divorce, which, however, at that time was impossible and only recently, after many vicissitudes, did she obtain her liberty.

The Countess had been seen in the society of Baron Rothschild for the last two years in Paris, Biarritz and Monte Carlo.

Baron Eugene Rothschild is the third son of the deceased Albert Baron Rothschild of the great Vienna banking house, and is well known in Vienna society. It is said that the Rothschilds will live in Paris.

MISS JANEWAY BETROTHED.

To Wed Dr. John McK. Mitchell—Other Engagements.

Mrs. Theodore Caldwell Janeway of Greenwich, Conn., has announced the engagement of her daughter, Miss Eleanor Alderson Janeway, to Dr. John McKenney Mitchell of Centreville, Md. Miss Janeway is the eldest daughter of the late Dr. Theodore Caldwell Janeway of this city, who was professor of medicine at Columbia University and later at Johns Hopkins University in Baltimore. She is a graduate of the Bryn Mawr School in Baltimore. She will be with her mother this Winter in Milton, Mass.

Dr. Mitchell is the son of the late Rev. and Mrs. James A. Mitchell of Centreville. He was graduated from Trinity College, the class of 1920, and from Yale, class of 1924. He served overseas during the war as a Lieutenant in the 316th Infantry. He is now house officer in the New Haven Hospital, New Haven, Conn.

Roebling—Ripley.

Mr. and Mrs. Wainwright Ripley of Newark, N. J., have announced the engagement of their daughter, Miss Dorothy Brientnall Ripley, to Robert Clowry Roebling, son of Mrs. Arthur O'Brien of Washington, D. C., and the late Karl G. Roebling of Trenton. Miss Ripley is a direct descendant of William Bradford, the first Governor of Massachusetts. She is a member of several prominent New Jersey families and has lived in Newark and her life has attended Miss Beard's School and Westover School at Middlebury, Conn. She made her début two years ago.

The engagement was announced yesterday at a small tea at the Robert Treat Hotel, where Mr. and Mrs. Ripley have lived for the past four years. Receiving with Mrs. Ripley and her daughter were Mrs. Ripley Morrison and Miss Allison Roebling.

Mr. Roebling is at present at the Harvard School of Engineering, and no date has been set for the wedding.

McNamara—Tobin.

Mrs. Madge Stuart Tobin of this city and Washington, D. C., has announced the engagement of her daughter, Miss Marguerite Stuart Tobin, to Lieutenant William J. McNamara. Miss Tobin was educated at the Convent of the Holy Child and is a sister of C. Stuart Tobin of Glen Ridge, N. J., and of Major Ralph C. Tobin of this city. Lieutenant McNamara served during the war with the Thirty-eighth Regiment, C. A. C., and is now a member of the Seventh Regiment. No date for the wedding has been set.

Eickemeyer—Roberts.

Mrs. Anna Roberts has announced the engagement of her daughter, Miss Kathryn Roberts, to Carl Eickemeyer, son of the late Rudolf Eickemeyer of Yonkers, N. Y. After the marriage, the date of which has not been announced, they plan to go to New Mexico and Arizona on a wedding trip.

DAMROSCH INVITATIONS OUT

Miss Anita to Wed Robert Littell at Her Home on Nov. 8.

Mr. and Mrs. Walter Damrosch have sent out invitations for the marriage of their youngest daughter, Miss Anita Blaine Damrosch, to Robert Littell, a son of Mr. and Mrs. Philip Littell of this city, which will take place on the afternoon of Nov. 8 at their home, 146 East Sixty-first Street. The ceremony will be performed by the Rev. William B. Lusk of Ridgefield, Conn., and will be followed by a reception in the ballroom of the Colony Club. Miss Polly Blaine Damrosch will be her sister's only attendant and Whittemore Littell will serve as his brother's best man. There will be no ushers.

The engagement of Miss Damrosch was announced on Sept. 1 when the family were at Blaine Cottage in Bar Harbor, Miss Damrosch passed the greater part of the Summer near Paris and was a student at the American Conservatory of Music at Fontainebleau. She is one of the grandchildren of James G. Blaine, Secretary of State under President Garfield, and of Dr. Leopold Damrosch, founder of the New York Symphony and Oratorio Societies. Mr. Littell is an editor of The New Republic and a great-grandson of the founder of Littell's Living Age. He was graduated from Harvard.

COMPLETE BENEFIT PLANS.

Mrs. Topping's Luncheon Guests Arrange "Fedora" Performance.

There was a buffet luncheon yesterday at the home of Mrs. John A. Topping, 555 Park Avenue, when plans were completed for a special matinee performance of "Fedora" at the Metropolitan Opera House on Nov. 14 for the benefit of the Social Auxiliary Service of the Metropolitan Hospital of the City of New York. Mme. Jeritza, Giovanni Martinelli and Antonio Scotti will be heard in their accustomed roles. Officers of the auxiliary are Mrs. William Kinnicutt Draper, Honorary Chairman; Mrs. John A. Topping, President; Mrs. John S. Thacher, Vice President; Mrs. F. Meredith Blagden, Secretary, and Miss Julia T. Emerson, Treasurer.

Boxes already have been obtained by Mrs. Frederick S. Armstrong, Mrs. Horace S. Wilkinson, Mrs. George F. Baldwin, Mrs. Thomas D. Thacher, Mrs. Edmund C. Converse, Mrs. John S. Thacher, Mrs. Elisha P. Cronkhite, Mrs. Russell A. Cowles, Mrs. John A. Topping, Mrs. George W. Davison, Mrs. Snowden Fahnestock, Mrs. Allen B. Forbes, Mrs. Percival S. Hill, Mrs. Elon Huntington Hooker, Mrs. Roland L. Redmond, Mrs. Edwin S. Schenck, Mrs. Percy Straus, Mrs. William H. Schmidt and Mrs. Richard Weil.

Seats and boxes will be on sale with Arthur Harlow, 712 Fifth Avenue.

Dayton-Forbes Wedding Nov. 5.

The marriage of Miss Margaret N. Forbes, daughter of Dr. and Mrs. George Forbes of Brooklyn, to Monteath T. Dayton, son of Mr. and Mrs. Harry T. Dayton, also of Brooklyn, will take place on Wednesday night, Nov. 5, in St. Matthew's Episcopal Church in Brooklyn. The ceremony will be followed by a reception at the home of the bride's parents.

MISS FRANCES PETERS DIES IN HER SLEEP

Maid Who Goes to Waken Her Finds She Passed Away During the Night.

When a maid went to awaken Miss Frances Peters, a civic worker of this city, in her apartment on the seventh floor of 50 West Sixty-seventh Street yesterday morning, she found her mistress dead. According to Dr. Bishop, who was called from the Knickerbocker Hospital, death was due to natural causes.

Miss Peters, who was 50 years old, was a sister of Miss Sally Peters, mentioned prominently in the Hall-Mills murder mystery case in New Brunswick, N. J., a few years ago, as a friend of Mrs. Hall, and the police notified her at her home, 907 West End Avenue, of her sister's death.

Less than a fortnight ago Miss Peters had presided over a meeting of the City Gardens Club, of which she was President. She was also one of the Vice Presidents of the League for the Protection of Riverside Park.

Colonel Sidney M. Hedges.

CAMBRIDGE, Mass., Oct. 23.—Colonel Sidney M. Hedges, former commander of the Ancient and Honourable Artillery Company of Boston and a member of Governor Brackett's staff, died suddenly last night at his home here. He was 80 years old. He had been in business at various times in Chicago, New York and Hartford, Conn. Colonel Hedges has been in the insurance business in Boston since 1879.

Dies in 100th Year.

Washington Clark Paine, one of the oldest residents of Westchester County, died yesterday at his home, 59 North Street, Mount Vernon. He was 99 years old on Aug. 25. Mr. Paine was born in Braintree, Mass., and for half a century he resided in Holbrook, Mass., after which he moved to Mount Vernon.

Scott's Ashes Consigned to Sea.

PORTSMOUTH, England, Oct. 23.—Without ceremonial of any kind the ashes of the late Admiral Sir Percy Scott today were consigned to the deep twenty miles from shore where they had been conveyed by a British destroyer.

Dr. Charles Edwin Perkins.

Dr. Charles Edwin Perkins of St. Albans, L. I., specialist in aural surgery, with offices at 114 East Fifty-fourth Street, died early yesterday morning of heart disease in Bellevue Hospital. He was 57 years old, and was graduated from the College of Physicians in this city in 1888.

Obituary Notes.

Dr. IRENE DYMOW of 250 West Ninety-fourth Street, a physician associated with the Board of Health and on the staff of Mount Sinai Hospital, died in that hospital yesterday, following an operation. She was 38 years old, the wife of Offie Dymow, playwright, author of "The Bronx Express." She was graduated from the University of Zurich in 1913.

HARRY PEATS, formerly superintendent of the estates of Alfred G. and William H. Vanderbilt, died yesterday at his home in Portsmouth, R. I., of heart disease. He came here from England in 1904. His wife survives.

CHARLES J. FURY, former City Clerk of Trenton, for many years proprietor of the Hotel Sterling of that city, and once President of the New Jersey Hotel Men's Association, died Wednesday night in the Atlantic City Hospital. He was 61 years old.

ORREN W. BATES, Town Clerk of Sterling, Conn., since 1904, died in the Memorial Hospital at Worcester, Conn., yesterday, aged 65.

OREN B. TAFT, former head of the Pearson-Taft Company, Chicago investment brokers, died suddenly yesterday in the Union League Club in Chicago, of which he had been a member since 1895. He was 76 years old.

MURRAY SKOLNICK, a former linen merchant, died on Wednesday at his home, 1,716 Ocean Parkway, Brooklyn. He left a wife and two sons.

CHARLES A. SCHNAPP, 56 years old, a printer, died at his home in Elmhurst, L. I., on Tuesday.

The Rev. Dr. AUGUSTUS D. SMITH, assistant minister of the Church of Our Saviour, in Brooklyn, died on Wednesday at his home, 989 Lincoln Place, Brooklyn, aged 73 years. He was at one time professor of Greek at Lockwood Academy and had been President of the Writers' Club and manager of the Brooklyn Fresh Air Fund.

WILLIAM H. SMITH, for forty-eight years with Louis Bossert & Son, lumber dealers, died in his seventy-second year on Wednesday at his home, 470 Ninety-fourth Street, Woodhaven.

Mrs. AGNES WEYGANDT, widow of Dr. Frederick Weygandt, died in her sixty-eighth year on Tuesday at her home, 654 Putnam Avenue, Brooklyn.

Born.

HOCHBERGER—Mr. and Mrs. Simon Hochberger (nee Lucille Endel), 251 West 98th St., announce the birth of a daughter Oct. 23, 1924, at Flower Hospital.

Married.

GREENE—KREMER—At the Church of the Transfiguration on Oct. 23, by the Rev. J. H. Randolph Ray, Jordan Harris Greene of Flushing, L. I., and Viola J. Kremer of Saginaw, Mich.

PRESTON—WILEY—Josephine A., daughter of Mr. and Mrs. Edward Wiley of 344 West 72d St., to George R. Preston Jr., son of Mrs. Louise Hatch Preston of 427 East 50th St.

Died.

AGTE—Suddenly, Oct. 23, 1924, Emma M. Agte, Principal of Henrietta School Children's Aid Society. Funeral services at Olivet Memorial Church, 62d St. and Saturday afternoon, 2:30.

ALEXANDER—At Stamford, Conn., on Thursday, Oct. 23, 1924, Emily Vaughan, wife of the late Charles A. Alexander. Funeral services will be held at the Universalist Church, Stamford, Conn., on Saturday afternoon at 2:30 o'clock.

ANY—The Directors and members of Parai Settlement are requested to attend the requiem mass which will be offered for their late Vice President, Mrs. Ernest J. H. Amy, at the Convent of the Sacred Heart, University Av. and Washington Bridge, on Saturday at 10 A. M.

Mrs. WILLIAM P. VAN WYCK, President.
Miss ADELAIDE M. JONES, Secretary.

AMY—The Children of Mary of Maplehurst are requested to attend a requiem mass which will be offered for their former Vice President, Mrs. Ernest J. H. Amy, at the Convent of the Sacred Heart, University Av. and Washington Bridge, on Saturday at 10 A. M.

Miss GEORGINE ISELIN, President.
Mrs. EMILY VATABLE, Secretary.

AMY—The Alumnae of Seventeenth Street and Maplehurst are requested to attend a requiem mass which will be offered for their former President, Mrs. Ernest J. H. Amy, at the Convent of the Sacred Heart, University Av. and Washington Bridge, on Saturday at 10 A. M.

Mrs. WILLIAM P. VAN WYCK, President.
Miss ELISABETH F. HERRELMANN, Secretary.

ANDERSON—William G., on Wednesday, Oct. 22. Funeral services at Van Emburgh's Chapel, Maple and Ridgewood Avs., Ridgewood, N. J., Friday, Oct. 24, at 3 P. M. Interment Valleau Cemetery. Erie train leaves Jersey City at 1:47 P. M.

ARCHIBALD—On Wednesday, Oct. 22, 1924, William H., beloved husband of Clara L. and father of Ruth P. Archibald. Funeral services at his late residence, 488 West 32d St., New York, on Saturday evening, Oct. 25, at 8 o'clock. Interment private.

ASH—Annie, suddenly, Oct. 23, 1924, at her home, 790 Lexington Av. Devoted daughter of Rosetta Ash and beloved sister of Marie Blath, Maurice and Frank Ash. Funeral Friday, 1:30 P. M., from her late residence.

ASH—The members of B'nai Jeshurun Sisterhood are respectfully requested to attend the funeral of Annie, beloved daughter of Mrs. Jacob Ash and sister of our beloved co-worker, Mrs. Marie Blath, on Friday, Oct. 24, at 1:30, from 790 Lexington Av.

Mrs. EVA LEVY, Pres.

BANKS—At Mount Kisco, N. Y., Oct. 23, 1924, William L., in his 62d year, son of the late James P. and Thurza A. Banks. Funeral services at the residence of his son, Charles H. Banks, 4 Willets Road, Mount Kisco, N. Y., Saturday, Oct. 25, at 2:30 P. M.

BEAKES—Mary Ember, wife of C. H. C. Beakes, at her late residence, 240 West 71st St. Funeral services will be held at 8 P. M. Saturday, at her late residence. Further services at the home of Dr. W. O. Dunning, 125 West Main St., Middletown, N. Y., at 2:30 P. M. Monday.

BECKER—On Oct. 22, Herman H., in his 76th year. Services will be held at his late residence, 781 East 180th St., Friday at 8 P. M. Interment at convenience of the family.

BERMANN—Hugo, age 64, beloved father of Lillian Leahy and fond brother of Elisa Kloss and dear brother-in-law of Catherine Aichele. Funeral services at his late home, 126 Kosciusko St., Brooklyn, Saturday, 2:30 P. M. Relatives, friends and members of Court 110, F. of A., Local 76, U. J. U., are respectfully invited.

BIGLEY—On Oct. 22, 1924, at her residence, 429 West 147th, Mary F., daughter of the late Frank and Elizabeth M. Bigley, and beloved sister of Charles F., Joseph H. Bigley and Bessie F. Crippen. Notice of funeral hereafter.

BOXER—Dr. Henry, ex-Captain of U. S. Army, son of Dora and late Moses Boxer, suddenly at Cadillac Hotel, 11:45 P. M., Oct. 21, 1924, of heart failure. Funeral services at his mother's residence, 191 Rutledge St., Brooklyn, N. Y., at 1 P. M., Friday, Oct. 24.

BROWN—On Oct. 22, Lillian Brown. Funeral service at her late residence, 1088 Boston Road, Friday, Oct. 24, at 8 P. M.

CARMICHAEL—On Wednesday, Oct. 22, 1924, Anna B., beloved mother of Grace Carmichael. Funeral services at her late residence, 1,402 University Av., Friday evening, at 8 o'clock.

COLEMAN—On Wednesday, Oct. 22, in Hawthorne, N. J., Margaret A., widow of George Coleman and daughter of the late Thomas and Margaret MacDonald. Funeral services in the chapel of St. Luke's Home, 2,214 Broadway, on Friday afternoon, Oct. 24, at 2 o'clock.

CONSTANTINE—Oct. 21, Harriet Emily, beloved mother of Thomas S. Constantine. Funeral services at her late residence, 790 East 169th St., Bronx, Friday at 2 P. M. Interment at Trinity Cemetery.

CUMMINGS—At White Plains, N. Y., Oct. 22, 1924, Carrie F. Cummings, in her 68th year. Funeral services will be held at the Presbyterian Church on Friday at 3 o'clock.

DODGE—Jeanne, dearly beloved wife of Harry Varian Dodge, 720 Madison Av., New York City, in Switzerland, on Sept. 16, 1924. Services will be held at the Fairchild Chapel, 66 Lefferts Place, near Grand Av., Brooklyn, on Saturday, Oct. 25, 1924, at 3 P. M. Interment Greenwood Cemetery.

EISLER—Joseph, beloved husband of Rose and father of Bertha, Sarah, Ruth, Jacob, Abraham, Dorothy, Marion, Oct. 23, 1924, at Pearl River, N. Y. Funeral services at residence of son-in-law, Isaac Stanhope St. and Myrtle Av., Brooklyn. Interment Mt. Zion Cemetery.

FELTENSTEIN—Suddenly, at Baltimore, Md., Hyman, in his fifty-fifth year, beloved husband of Annie (nee Sugerman), devoted father of Milton and Alfred, brother of Moses, Mrs. Oscar Rose, Mrs. Gussie Levy. Funeral services at the West End Funeral Chapel, 200 West 81st St., Sunday, Oct. 26, at 2 P. M.

FESSENDEN—On Oct. 21, 1924, Mary, widow of Samuel Fessenden and mother of Beatrice Fessenden. Service and interment at Sandw

THIEVES LUG AWAY COPPER FOR GOLD

Overpower 3 Watchmen on White Star Pier and Take 10 Boxes of Metal.

PARK HOLD-UP FRUSTRATED

Policeman Arrests Three Youths in a Taxicab—Robber Shoots and Robs a Grocer.

Eight river pirates, evidently looking for a consignment of narcotic drugs brought here on the White Star liner Olympic and destined for various drug firms, held up three watchmen on Pier 59, North River, at the foot of West Eighteenth Street, at five o'clock yesterday morning and stole ten heavy boxes of copper, which they apparently mistook for gold.

Michael Malloy, a watchman, was making his rounds when he saw two men in the dim light. He started toward them and, half way across the pier, was seized from behind. He was forced into the waiting room where he was tied up and guarded by two of the thieves.

Five minutes later Charles Campbell, another watchman, missed Malloy and started out to find him. As he passed a bale of jute, he was knocked unconscious and thrown behind the bales. The next victim was James Duffin, roundsman of the watchmen, who was trapped by a sack thrown over his head, disarmed and carried to the waiting room.

Some time later the sound of a departing motor boat told the two in the waiting room that the pirates had gone. Duffin got free of his bonds, untied his companion and notified the police. Investigation showed that the eight had taken the copper.

A hold-up of a taxicab in Central Park early yesterday morning was frustrated and three young men were arrested charged with robbery. They were booked as Walter Perry and Fred Clench, who said they had no home, and Philip Goldfarb, of Philadelphia. Perry, the oldest, was 20, and the police said he carried a revolver. Motorcycle Policeman Daniel Beyer found the taxicab stopped in the park, with one of the passengers pointing his revolver at the driver, David Delgman of 768 East Eighty-second Street.

Two red-haired youths held up the Silver Cafeteria at 1,933 Broadway, near Sixty-fifth Street, at daybreak yesterday. Four customers, two countermen, two bus boys, the cashier and the kitchen force were in the place when the pair entered. The robbers thrust their revolvers in the face of Joseph Wright, the cashier, and emptied the cash register. Wright made a movement and one of the thieves pulled the trigger of his revolver, but the cartridge failed to explode. Then he struck at Wright with the weapon, but the latter ducked out of the way. The pair escaped in a taxicab with $400.

SHENANDOAH REACHES GOAL AT FORT WORTH

Preparations Made Soon After Midnight to Moor Airship to Mast.

FORT WORTH, Texas, Friday, Oct. 24.—The Shenandoah appeared in sight at 12:57 o'clock this morning and immediately plans were made to moor it to the giant mooring mast.

ABOARD THE U. S. S. SHENANDOAH (via Radio to Station WBAP, Fort Worth, Texas), Oct. 23.—All through the day until the sun dropped suddenly below the horizon at dusk, the Shenandoah bumped her way across Texas. Few clouds were overhead, but a few thunder clouds were below and cross currents of air were noted around every hilltop.

After the mountains had been left behind and the Pecos River crossed, at 3:14 P. M., the ship's course was laid 65n an elevation of 6,000 feet, across the dreary, reddish brown waste, with scattered ranch houses, stagnant water holes and wandering cattle.

As the temperature changed under the scattered clouds the ship would drop suddenly as the gas gave way in its bags.

TOWNE MUSEUM GIFT REVIVES A BIG PLAN

John A. Stewart Says $50,000,000 May Be Devoted to a Stupendous Project.

The bequest of Henry R. Towne for the establishment of museums of peaceful arts will revive a plan formulated originally in February, 1909. John A. Stewart, one of the twenty-two men who sponsored the idea, is Chairman of the committee of the organization to benefit by the terms of Mr. Towne's will, which is officially known as the Association for the Establishment and Maintenance for the People in the City of New York of Museums of the Peaceful Arts.

"Mr. Towne had within the past few years let it be known that he was much interested in the project for an industrial museum," said Mr. Stewart yesterday, "and intimated that he would show his interest in a large financial way. I think we may hope also for large gifts from other quarters, now that this bequest enables us to go forward with the plans, which were interrupted in 1914 by the war. A meeting of the board will be called some time next week.

"It was originally contemplated to expend something like $25,000,000 in the carrying out of the entire program. Today, with increased costs, this figure will have to be doubled, perhaps, so that it is evident that the undertaking is a stupendous one. The museum which we have planned will be on a par with the American Museum of Natural History and the Metropolitan Museum of Art. At the time of the Washington Bi-centennial in 1931-32 it is hoped that the museum will have progressed to such a point that its development may be a part of the exposition at that time."

A Correction.

In the publication of the endorsement by the Bar Association of the City of New York of the candidates of the two major political parties for judicial offices in Manhattan and the Bronx, John Warren Hill, Republican candidate for the City Court, was listed as a Democrat, while Justice Joseph V. McKee, Democratic candidate, was listed as a Republican nominee.

DISCUSSES OUR AIR FORCE.

D. A. R. Calls on Public to Inform Itself on Subject.

A meeting of Manhattan Chapter, Daughters of the American Revolution, of which Mrs. Joseph Kendrick Butler is Regent, was held yesterday afternoon at the Hotel McAlpin. Mrs. Helen Lloyd Easton spoke on the relative military air strength of the United States and European countries. Those present were called upon to go on record as urging the people of the United States to inform themselves on the subject along the lines recently advocated by President Coolidge and others. Miss Hermine Schwed spoke on "Patriotic Education." There was also a musical program.

LOST AND FOUND

Advertisement received until midnight. Telephone LAckawanna 1000.

LOST.

BAG, lost out of Franklin car parked Vanderbilt Av. at 49th St., afternoon of Oct. 20, two bags, containing personal articles of sentimental value to owner. Will finder please telephone Hickeville 5-W or Rector 1980; absolutely no questions asked; suitable reward.

BANK BOOK 22542—Return Chatham Phenix National Bank, 57th St. and 3d Av.

BRIEF CASE, black leather, 9th Av. "L," Oct. 23. S 370 Times Downtown.

CITIZENSHIP PAPERS, on Sea Beach train; liberal reward if returned. L. Glickman, 186 Avenue D, New York City.

ENVELOPE, large, containing original manuscript of old 5th Av. prints of vicinity of 45d St., 5th Av. to 10th Av. Notify Redfield-Kendrick-O'Dell Co. Telephone Chickering 6345.

ENVELOPE containing legal paper, Interborough subway, Thursday morning. Phone Canal 7158.

EYEGLASSES in aluminum case, from Commodore Hotel to 5th Av. Main 0622.

FLASK, small, silver, initials H. E. H., lost Monday evening, Ritz-Carlton Hotel or Astor Theatre; reward $15. Phone Murray Hill 3556.

GLASSES on black ribbon with diamond monogram F. K. G 556 Times.

HAND BAG, black, patent leather, left 20th Century taxi Monday night, containing watch, keys and money; reward. Phone Academy 6374.

LATCH KEY, with good luck piece on end Tuesday. Murray Hill 3556. Reward.

PACKAGE WITH BABY'S CROCHETED SILK CAP. BILLINGS 2075.

PURSE—Lady's pleated black silk, monogram M. B.; reward. Erskin, Regent 1956.

PURSE, red taxi, Manhattan, noon Wednesday; money needed, sick baby. Main 3809.

PURSE, small, gold, containing about $16, near 46th. Notify Murray Hill 3564.

ROLL BOOK from 63d to Carnegie Hall, probably left in taxi. Anne Wolter, Carnegie Hall, Circle 8175. Reward.

SUBSCRIPTION books (2) for the opera, lost Wednesday evening; reward; no questions asked. Return to H. Cohn, 630 5th Av. Circle 1200.

SUITCASE—Tan, initials M. W. M., dropped from taxi between 8th Av. at 44th St. and 72d and Central Park West, probably in park; reward for return. Call McNally, 15 West 44th St. Vanderbilt 1881.

Jewelry.

BAR PIN lost, platinum, sapphire and diamond, between McCutcheon's, Schwartz toy store and Waldorf-Astoria Hotel; liberal reward. Apply Cashier, Waldorf-Astoria Hotel, 34th st. and 5th Av.

BAR PIN, gold, 5 moonstones. Ada L. Stuart, 504 West 112th.

DIAMOND ring, four carat solitaire; platinum setting; liberal reward for return. Phone Endicott 1318.

EARRING, topaz, platinum drop, Long Island Pennsylvania Station or Seventh Av. subway; reward. Walter Healy, Murray Hill 6386.

EARRING, silver mounted, amber, between 50th and 24th, West. D 516 Times.

NECKLACE—For the return of pearl necklace, diamond lorgnette chain and diamond guard ring to Darling & Co., 44 Brick Church Plaza, East Orange, N. J., a liberal reward will be given and no questions asked.

PIN, oval, platinum, diamond; Tuesday from Stamford to New York, or in city; reward. Telephone Carter, Stamford 1064.

PIN—Small sapphire and diamond horseshoe pin, somewhere between 42d and 50th Sts. Mrs. John Blair, 507 Madison Av.

PIN—Diamond bow knot, 148th, Amsterdam and Hamilton Place; reward. Bass. Audubon 1094.

RING—Lost, a man's platinum ring set with three diamonds; also an American Waltham watch; finder will receive liberal reward for return of one or both. Communicate with Henry M. Stevenson, attorney for owner, 1 Liberty St., New York.

RING, platinum, sapphire, 2 oval diamonds, in vicinity of Mori's Restaurant or taxi on evening of Oct. 17; $200 reward. Return Crichton & Co., 636 5th Av.

RINGS—Two diamond rings in the ladies' room of the Lobster Restaurant Thursday evening at 6 P. M.; liberal reward. Endicott 7400, Suite 817.

RING—Diamond engagement, Tuesday, Oct. 21, I. R. T. subway; reward return Rauch, 2,225 Mermaid Av., Coney Island 0613.

WATCH—Hawthorne st. and Cortelyou Road, lady's blue enameled platinum decoration; Swiss on open face; valued sentimental reasons; reward. Maurer, 250 Parkside Av., Brooklyn.

WATCH, Waltham, gold initialed on back "J. MacC." Saturday afternoon, vicinity 79th St.; reward. Endicott 5300.

WRIST WATCH, studded with diamonds, Wednesday evening, between 256 West 76th St., Riverside Theatre; liberal reward. H. Finkel, Hotel Willard, 256 West 76th St.

$2,500 REWARD

for return of or information leading to recovery of necklace containing 64 graduated pearls, round clasp containing one large pearl, surrounded by small diamonds, lost Oct. 20 between East 42d and 47th Sts. Black, Starr & Frost, 5th Av. and 48th St.

$1,000 REWARD

for return of pearl necklace and circular diamond pin, which were in chamois bag lost Oct. 20 vicinity of 72d St. and Central Park West. A. C. Bennett, 15 William St. Phone Broad 2764.

$1,000 REWARD

for return of four pearls lost from necklace Oct. 18, between East 44th and 48th Sts.; pr portionate reward for any pearl returned. Charlten & Co., 694 5th Av.

REWARD—$100 for diamond bar pin, lost in Franklin Simon's on Sept. 10. Please write Anne Brown, Y 2087 Times Annex.

Wearing Apparel.

BOA, silver fox, on Sunday afternoon, Oct. 19, between Ritz-Carlton Hotel and 6th Av. and 42d St.; reward for return. Apply Gunther, 501 5th Av.

CAPE, black cloth, white fur collar, lost Oct. 22, morning, 6th Av. "L" train and 18th St., on train, platform or stairs. Davenport, Circle 9681.

FUR necklace, brown, unplucked beaver, lost at 171st St., 6 P. M., Oct. 21, in Checker taxi; reward. Call Billings 6063.

FUR SCARF, 2 animals, in checkered taxi, Thursday; reward. 133 Central Park West, 1 north. Endicott 1150.

Cats, Dogs and Birds.

DOG, lost Oct. 10 in Hackensack; Gordon setter hunting; female; reward. S. Bartolucci, 175 Bleecker St. Spring 2987.

PEKINGESE, brown, Thursday, near 5th Av., 47th St.; liberal reward. Bryant 2935.

TERRIER—SMALL WHITE MALTESE, ANSWERS BY NAME "LUDLOW"; LIBERAL REWARD IF RETURNED. 246 EAST 49TH ST.

FOUND.

FOUND—Gentleman's ring. Call Room 1140, Marbridge Bldg.

From the Founder's Writings

Who Knows What Good May Come

or go to the person next to us whom we never met before, but have been brought together by circumstances unexpected and unknown to each other?

How true it is to have the blessing of

"a divinity that shapes our ends,

Rough-hew them how we will."

The sun is always shining, though clouds sometimes hide it, but never for long.

(Signed) John Wanamaker

The "Roxy" Cup

to be presented to

S. L. Rothafel

Of the Capitol Theatre

on behalf of millions of Radio Fans by

HAROLD BOLSTER

Director, Third Annual National Radio Exposition

The cup is now on view in the Ninth Street window next to the Motor Entrance, New Building.

THE John Wanamaker STORE NEWS

Astor Place at Ninth Street — Formerly A. T. Stewart — Telephone Stuyvesant 4700 — Store Hours: 9 to 5:30

EXPANDING WANAMAKER'S — EXPANDING AMERICAN TRADE — EXPANDING PROSPERITY

Another Great Group of FURNITURE—at Savings!

"PARIS HOUSE
10, October 1924

"Mme. Molyneux wore Pink Pearls

"—the new large pink pearls both as a choker and bracelet—with a pale pink mousseline gown; one of her husband's newest models.

"Pink pearls have been adopted by many Parisiennes as they are becoming and attractive for evening wear—giving a pretty reflection against the skin."

The Wanamaker Store introduced the new pink pearls to New York.

Our collection includes the chokers, necklaces and bracelets that are *le dernier cri de Paris.*

Wanamaker importations!

Street Floor, Old Building

FOR MISS 14 TO 20

All Types of Frocks

For All Occasions

$29.50 Frocks.....$19.50
$39.50 to $45 Frocks.....$29.50
$49.50 to $59.50 Frocks.....$39.50
$75 to $95 Frocks.....$49.50

A disposal sale of frocks from our Salon Collection reduced to make room for the new shipments arriving daily.

Fine twill, rep and charmeen frocks for trotteur wear.

Satin, crepe de chine, moire and silk failles in charming afternoon frocks.

Chiffons, delicate laces, satins, crepe roma in lovely frocks for dinners, dances and the more formal evenings.

The New Paris Influences

Each frock reflects in its lines and details the newest notes from the recent Paris openings. The colorings are those chosen by Miss 14 to 20 for her new Fall and Winter wardrobe.

Second Floor, Old Building

Dining-room Furniture Now at Half Price

Walnut dining-room furniture of the very best construction and finish in a wide choice of designs. All are 10-piece suites.

A Few Examples

$229.50 for a $459 suite in Heppelwhite style.
$500 for a $1,000 suite in early English style.
$300 for a $600 suite in Italian Renaissance style.
$255 for a $510 suite in Tudor style.
$558.50 for a $1,117 suite in early English style.

And Stores of Other Suites

Sixth Gallery, New Building

New Taffeta Pillows, $3.40

In quality—our $5.95 grade

Fascinating large pillows—silk floss filled—that will lend a delicious feeling of comfort and a pleasing touch of color to the boudoir, living room or the library.

The model we have chosen is quite tailored, being very simply pleated and finished with a gold medallion and gold galloon.

Orchid, green, coral, peach, rose, gold and black.

First Floor, Old Building

Take Advantage of this Unusual

Sale of WATCHES

At Twenty to Thirty Per Cent. Less

A sale that will anticipate your Christmas needs—for a watch makes a fine present. A sale that offers you choice from the fine stocks of Swiss or American watch makers, with the guarantee of John Wanamaker backing up your choice.

Women's Wrist Watches

White gold-filled.....$8.50 to $14.75
14-kt. and 18-kt. white gold.....$12 to $24.75
14-kt. and 18-kt. white gold, sapphire and diamond—some set in platinum tops.....$25.50 to $80
14-kt. white gold, 7-jewel Elgin, $29; 15-jewel Elgin.....$36

Men's Watches

12 size 14-kt. green gold, 17-jewel Waltham.....$29

Men's and Boys' Watches

Strap watches.....$8 to $18

Street Floor, Old Building

The Newest Street Coats $84

Coats similar to these have been selling in our Salon collection at $98

The indispensable type of coat, for if it be the only Winter coat one's purse allowed it has the simplicity and *chic* which fits in at all occasions. And if it is one of a number of coats in one's wardrobe, it will always be the choice for important daytime occasions.

Correct in every detail

The dull finished velvety materials are exquisitely combined with both the long and short haired furs in lovely color tones.

Fox, Australian opossum, Leopard cat, brook mink, in large shawl or square collars and in cuffs.

The colorings are black, the new brown, green and red tones and grays and beiges. Sizes 34 to 44.

Second Floor, Old Building

Special Purchase of

Black Satin Charmeuse

$1.65

Our $2.50 grade

A fine soft lustrous finish satin which is being used with great success today for frocks and coat linings.

40 inches wide.

Street Floor, Old Building

Wanamaker Shops for Men

350 Fine Topcoats for Men

150 British-made—$50 to $75 grades...
200 American-made—$50 to $65 grades
$38

THE FACTS

We have taken them all from our own fine stocks of American and British-made clothing and priced them to go out in a day. For many of them are suitable for year 'round wear, while others will be fine for weeks to come and equally fine in the Spring.

Single-breasted box coats. Raglan shoulder slip-ons. Double-breasted box coats. Oxford Chesterfields. Oxford box coats. Tweeds. Homespuns. Cheviots. Coverts. Shetlands. Grays. Browns. Tans. Heathers.

All sizes from 34 to 46. For town or country wear. For motoring. For the smart tramp over the hills or the brisk walk down the Avenue.

• • •

White Broadcloth Shirts, $1.70

Just what men want right now—at a price remarkably low. All of these fine shirts, made to our own specifications, are in the neckband style. Big, generous, roomily cut shirts. Well-made shirts, with careful attention to the little details. Shirts that should walk out in a hurry at this low price.

• • •

A Timely Sale of 3,600

Men's Cotton-and-Wool Union Suits

Every Garment Perfect — $2.45 — *Every Garment Well-fitting*

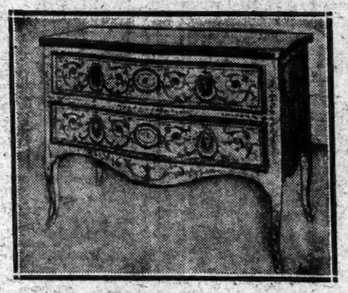
For the $3 to $4.50 grades

Some months ago we found a maker who wanted to keep his factory humming during the dull season. We contracted with him for these fine union suits to sell at a price. The first shipment is here!

Medium weights in white or in the natural color. Sizes from 34 to 48 in the group, but not in every type of suit—there are several types in the group. Full cut suits with short or long sleeves, closed crotch. Finely trimmed and finished—a few with attractive stripe of artificial silk.

SPECIALIZED SERVICE — STREET FLOOR — NEW BUILDING

AU QUATRIEME



The Supreme Decorative Charm of

18th Century Venetian Painted Furniture

The luminous color and exquisite texture of 18th Century Venetian furniture have won for it a place among the rarest achievements of the decorative arts of the 18th Century. It might be added that the decorative value of painted Venetian furniture in the modern interior is quite unsurpassed by that of any other country or epoch for its grace of line and gaiety of color.

Au Quatrieme has an extraordinarily interesting and beautiful collection of these delightful painted Venetian pieces with their "pleasing curves and colors running riot in exquisite harmonies." Examples of the Italian Louis XV., Louis XVI. and Directoire styles, after which Venice "frivolously and charmingly patterned her painted furniture," modifying each "by her own desire for sensuous color."

There is a beautiful green and gold book-case secretary with the original paint, its exquisite proportions and gilded foliations exemplifying the Venetian Louis XV. at its finest. A set—most unusual to find—of 12 Louis XV. armchairs in white and gold, another set of 6 in blue and gold, and a set of 8 blue and gold side chairs of exceedingly delicate and graceful design covered with old striped blue and gold silk.

The collection also includes:—very fine Venetian, Louis XV. and Louis XVI. consoles with marble tops, a four-post carved and gilded bed, and Venetian Louis XV., Louis XVI. and Directoire commodes decorated with those highly characteristic flowers, foliations, and classic medallions in the delicate blues, warm reds, ambers and forest greens which the Venetians used with unsurpassable art.

Fourth Floor, Old Building

An Extraordinary Sale—Today

Exquisite Crepe de Chine Lingerie

Step-in Drawers and Envelope Chemises—11 Models

$2.95 $3.95 $4.95

For the $3.95, $4.95 and $5.95 grades

One of the most remarkable sales of silk lingerie we have ever had. Every garment is absolutely fresh and new, and has been made up especially for us of beautiful quality crepe de chine—many trimmed with real laces—in models exclusive with us. Only the size of the purchase makes possible prices so amazingly low.

Exquisite Trimmings—Distinctive Models

The trimmings are exquisitely fine and most elaborate, and the models all distinctive and new. Any one would make a beautiful Christmas gift.

The same superior quality crepe de chine has been used in every garment in the collection. There are step-in drawers and chemises at every price, and the range of sizes is complete in every style.

All garments amply cut, with a full sweep of material in the step-ins.

At $2.95—Step-in drawers and chemises with beautiful trimmings of fine real filet, valenciennes edging and insertion, and embroidered net.

At $3.95—Marvelously lovely garments, with trimmings usually found only at very much higher prices. One chemise is trimmed with real antique filet, a step-in drawer model with wide lace and exquisite motifs of petit point in color and adorable old-world designs. And there is a bewitching chemise, as dainty as a little French garment, tailored with double folds of net.

At $4.95—This wonderful group includes envelopes trimmed with point d'esprit, a lovely tie-to-the-side chemise with French drawers, and step-ins lavishly trimmed with bands of real filet.

Sizes and Colors

Flesh and peach in every size and style. All the other lovely petal tints represented. And a complete range of sizes—36 to 44—in every style.

Main Aisle, Street Floor, and Third Floor, Old Bldg.

Owners say "THE NEW

"PEERLESS 6

is

"The best six-cylinder automobile in the world regardless of price"

A trial run will convince you that it is a worthy companion of the Famous Peerless Eight.

The Peerless Motor Co.

New York Branch — Broadway at 62nd St.

Tel. Columbus 8763

HYLAN ANALYZES THE CITY'S BUDGET

The Mayor Explains and Defends the $23,000,000 Increase This Year.

HALF DUE TO DEBT SERVICE

Additions to Police Force and Street Cleaning Department Are Cited.

CITIZENS UNION CRITICISM

Increase of Nearly 100 Per Cent. in the City Payroll Under Hylan Is Charged.

Mayor John F. Hylan last evening gave out for publication what is, in effect, the City Administration's official analysis, explanatfon and defense of the 1925 budget, which approximates $400,000,000 and is unprecedented in the history of the city.

At the same time the Citizens' Union made public a criticism of the budget in which it pointed out that "the Hylan Administration has increased the city payroll nearly 100 per cent. in the seven years it has been in office," and that during the same period "the per capita cost of the City Government has increased more than 50 per cent. for every man, woman and child in the city."

Mayor Hylan's statement follows:

"The budget for the year 1925, as proposed for adoption is $398,959,172.29. This is an increase of approximately $23,000,000 over the budget for this year.

$12,228,904 for Debt Service.

"About one-half of this increase, or $12,228,904, is due to the necessity of larger appropriations for debt service purposes.

"The interest and redemption of bonds issued for the acquisition of sites and the construction of public schools, as well as for other public improvements such as water supply and rapid transit, represents $8,990,000 of this debt service increase. The Pay-As-You-Go law accounts for an increase of $3,300,000, for the redemption of tax notes issued for the repaving of streets and park roads which, heretofore, had been met by tax-payer bonds or those extending to the minimum life of an improvement, must now be redeemed through the budget succeeding the year of their issue. The redemption of special revenue bonds issued for emergency purposes or pursuant to mandatory requirements, and redeemed in the tax budget of the year after their issue, necessitated an increase of $1,000,000. Owing to lower interest rates on temporary debt, a saving of nearly $1,000,000 has been effected, so that the net increase in the debt service item is about $12,000,000.

"The growth of population and the inevitable expansion of municipal activities have brought about an increase in additional service. The major portion of the increases in the 1925 budget, other than those for debt service, is reflected in the budgets of the Police Department, Street Cleaning Departments and the Boards of Education and Child Welfare.

More Money for Police.

"POLICE—This budget provides a total appropriation to the Police Department of $37,928,603.01, which is about $4,700,000 larger than that provided for the current year. This increase is due to need of appointing during next year an added force of 1,000 policemen, costing in excess of $1,000,000; and an additional appropriation of $1,525,000 over this year's allowance is required to pay the salaries of patrolmen at $2,500 per annum as doctermined upon by the citizens of the city. Provision was made in the 1924 budget for the appointment of 434 policemen at various dates during the year. A full year allowance for these men must be provided for 1925. This will add $325,000 to the budget. Annual salary increments of patrolmen due to advancement in grades requires another $236,000. Police Sergeants have been advanced from $2,700 to $2,900, requiring $153,000.

"The Detective Bureau has been increased by 100 additional men with an increase in rank of $200 per annum for 300 of the present detectives. This will cost $350,000. There is also an added allowance of $400,000 to put the police buildings in good serviceable condition; $184,000 is also provided to increase the number of motor cars which have demonstrated their usefulness in giving efficient service, particularly in the patrol of the outlying sections of the city; there are also added allowances for motor trucks for answer emergency calls and for a radio receiving equipment to permit of alarms being transmitted simultaneously to the seventy-seven police stations throughout the city; a new speed boat and a new boat to replace the Manhattan is also provided, and an increase in the appropriation for contingencies has also been granted.

Increase in Fire Department.

"FIRE DEPARTMENT—There is provided to this department the sum of $19,085,600, an increase of about a million dollars over the present year. This is due in part to the increase of first grade firemen to $2,500, approved by popular vote, costing $939,000; advancement of grade of firemen, amounting to $185,000; full-time to fire companies in 1925, provided for only a part of the current year, costing $101,000; new rescue company with equipment, amounting to $35,000; repairing and installing oil boilers in certain fireboats, costing $64,000. The total increase is reduced by certain savings.

"STREET CLEANING DEPARTMENT—The sum of $20,234,995 is provided in the 1925 budget to this department an allowance of approximately $2,400,000 over the current year. Since 1914 there has been an increase of about 20 per cent. in the area of streets to be cleaned by this department, due to the opening of new sections in Brooklyn and the Bronx, and to a small measure in Manhattan. The sweeping since last January, 1924, up to the current year had been increased only by eighty-one sweepers. In order to meet the situation in hand an added force of 200 sweepers is provided for 1925, costing about $317,200.

More Ash Cart Force.

"Due likewise to the development of the outlying sections of these three boroughs, it is necessary to add to the forces engaged in the carting of ashes, garbage and rubbish. This added force of 500 men will require an additional appropriation of $511,000; the supervision force is also increased, adding $142,000. Owing to the increased use of motor vehicles in this department, the mechanical force is to be increased by about $200,000.

"There has also been a large increase in the number of motor trucks to be used in the collection of refuse material, estimated at 15 per cent. over the preceding twelve months. These trucks cost $14,000, with an added amount for miscellaneous equipment of $102,000. The added allowance for gasoline and motor vehicle parts approximate $156,000, these items account for practically the entire increase.

"BOARD OF EDUCATION—The city's appropriation to the Department of Education for next year is $79,724,527.18, an increase of about $7,500,000. Of all the appropriations made in the annual budget, the Department of Education receives 20 per cent., in other words, four of each dollar so appropriated 20 cents goes to this department, exclusive of the State's contribution for the support of common schools, anticipated for 1925 at approximately $21,000,000. The total increase to this department is $2,796,839, but part of this will be met by the State appropriations reducing the city's share, as heretofore stated, to $1,730,000.

For Additional Teachers.

"This increase is accounted for by the employment of additional teachers to take care of the ever increasing number of school children, who today show a registration close to 1,000,000, adding $1,823,000; salary increases of school teachers provided by law requires $383,000; an increase due to the extension of the continuation schools necessitates $540,000 more; and there are also a number of smaller additions, including evening schools. There has been an increase of $473,000 required for janitorial service, including supplies, made necessary by the opening of new schools during the Fall of this year and those to be opened next year.

"All these increases may be properly termed mandatory ones, as the city authorities must necessarily provide for them or curtail the educational facilities in this city, a proposition no fair-minded citizen would countenance. These mandatory increases as already stated amount to over $4,000,000. The entire increase including the State's contribution is only $2,800,000, so that it might be truthfully said that by the application of efficiency and economy the city has reduced existing expenditures for next year for this department by $1,000,000 and yet has made full and ample provision for the expansion of the city's educational program.

$1,000,000 More For Widows.

"WIDOWS' PENSION—The appropriation for the payment to widows for the care at home of their children, who might otherwise become public charges in institutions, has been increased by $1,000,000, this year, being on the fact that the present experience has shown that this year's appropriation is inadequate and that an allowance of $1,000,000 more will be required.

"MISCELLANEOUS—In addition to the increases heretofore mentioned the necessary increases have also been provided for the following activities:

"One and a half million dollars for a discretionary increase of 10 per cent. in salaries of clerks and others receiving from $1,200 to $2,400 per annum; $720,000 for the Teachers and City Employes' Retirement Systems; $538,000 for increased street cleaning force for the Borough of Queens; $471,000 additional for the five years; $615,513 for expanding activities of borough government, such as sewer maintenance and enforcement of the zoning law, care of the Boroughs' parks and playgrounds; $180,000 for an added force in the Finance Department; $280,000 to the Department of Plant and Structures for an increased painting force and for painting supplies."

Citizens Union Analysis.

The statement by the Citizens Union, which is the second analysis it has offered for publication of the 1925 budget, follows:

"The proposed city budget for 1925 shows that the Hylan Administration has increased the city payroll nearly 100 per cent. in the seven years it has been in office. The payroll cost for 1925 is fixed at $205,000,000, as against $104,500,000 in the 1918 budget, an increase of nearly 100 per cent. This compares with an increase of only about half that rate for purposes other than personal service, debt service and State tax—that is, chiefly for material, equipment and supplies. The figures are $76,500,000 for 1925, as against $49,500,000 in 1918, an increase of $25,000,000, or about 50 per cent. For debt service the appropriation has jumped from $75,600,000 in 1918 to $103,500,000 in 1925, an increase of $27,900,000, or over 35 per cent. This is due to the Hylan scrapping of the pay-as-you-go policy. The per capita cost of the city Government has increased from $43.80 in 1918 to $65.42 in 1925, an increase of $22.12, or over 50 per cent. for every man, woman and child in the city."

The first of the public hearings before the Board of Estimate on the proposed budget, to which critics had been invited yesterday for the purpose of suggesting cuts in appropriations, developed a resumption of the long standing dispute between August Heckscher, philanthropist, and the management of the Society for the Prevention of Cruelty to Children, which has been housed in the building furnished by Mr. Heckscher for that purpose.

N. Phillips Kohl of 730 Seventh Avenue, representing Mr. Heckscher, asked that the appropriation of $155,000 for 1925 for the work of the society be submitted for the consideration to David Hirshfield, Commissioner of Accounts. Mr. Kohl's plea was based upon the alleged forgery of a vacation pay check in favor of a former employe of the society for $30. Stanley T. Pawlick, formerly a clerk, is averred, executed an affidavit in which he swore that his signature on the receipt for the pay voucher was not genuine. This, Mr. Kohl contended, indicated the need of a general investigation.

Children's Society Inquiry.

After some discussion in which former Justice M. Linn Bruce, counsel for the society, took part, Mayor Hylan explained that Mr. Kohl's complaint already was before Budget Director Edward W. Buckley, and it was agreed that the 1925 appropriation for the society should stand, pending investigation by Commissioner Hirshfield. The Mayor, however, suggested that Mr. Bruce discuss the matter with Bird S. Coler, Commissioner of Public Welfare.

The hearing also brought out a complaint made by Stewart Browne, President of the United Real Estate Owners' Association, that the appropriations for the Board of Child Welfare had grown in a few years from about $500,000 to $5,157,957 for 1925, and that this large sum was administered by a board and not by a city department. Mr. Browne added that he had reason to believe that some of the city's doles for widows and fatherless children were not being used "for the paying of grocery or butcher bills, but were being spent for 'hooch'."

"It is not just to the taxpayers," said Mr. Browne, "to have this fund dispersed by private individuals. I believe it should be dispersed under direct city jurisdiction—say by the Department of Public Welfare."

"You can't make me believe," commented Mayor Hylan, "that widows who are bringing up fatherless children and keeping homes for them have any time or inclination for excessive drinking. I simply won't credit such a statement. It should not be made. It is unfair to these thousands of hard working women."

Mayor Hylan, however, expressed himself as favoring such a change of fund administration as Mr. Browne had suggested, and added that the subject already had been discussed in the Board of Estimate.

Mr Browne said he would like to present his appeal in more detailed form this afternoon, when the second of the public hearings on the budget will be held, as he had not yet had time fully to familiarize himself with all his data on the subject.

Stabs Old Friend in Fight Over Who Should Be the Boss

Special to The New York Times.

WHITE PLAINS, N. Y., Oct. 23.—A friendship of years between Frank Schaffer, 64 years old, and Frank Fisher, just a little under 60, was broken last night by a heated argument over the question of who was to be boss on the farm at Greenburg where they were employed. Today Schaffer lies in Grasslands Hospital with two stab wounds in his neck, while Fisher in a cell in the county jail moans that he did not mean to hurt his friend.

The two, both bachelors, lived together in a cottage. They agreed that there should be a boss on the little farm in order that things might run more smoothly. Schaffer advanced his greater age as a reason for his being boss, while Fisher declared that his "youth" made him better qualified to manage things.

The argument waxed hotter and hotter, and finally ended in hand grips. Fisher, the police say, then drew his penknife and stabbed Schaffer twice.

EDWIN GOULD BACKS GEORGE'S INTEGRITY

Testifies His Brother Was Above Average in Ability and Honesty.

UPHOLDS OWN ACTS, TOO

Tells of Estate's Investment of $7,500,000 to Rehabilitate Colorado Fuel and Iron.

Edwin Gould, one of the trustees of the $92,000,000 estate of his father, Jay Gould, testified yesterday in the accounting suit that he considered that all his official acts in connection with the estate had been "praiseworthy and not blameworthy." Edwin said that, in his opinion, his brother, the late George Gould, who was removed by the courts from his trusteeship prior to his death, was above the average, both as a business man and as regards honesty.

Cross-examination of Edwin by former Supreme Court Justice Samuel Seabury of counsel for Frank Jay Gould, brought out details before Referee James A. O'Gorman at 165 Broadway concerning a bond transaction for the St. Louis & Southwestern Railroad, of which Edwin was President, during the panic of 1907. The sale of the bonds netted $492,000, and Edwin testified that instead of turning the cash over to the railroad company he deposited his demand note for that amount to the railroad's credit in the Bowling Green Trust Company, of which he also was President.

Mr. Gould explained that he did this at the suggestion of the St. Louis & Southwestern's President. He needed money for his personal business enterprises, he said, and the railroad was in no immediate need of cash. He also felt, he testified, that the railroad was more secure with his note on deposit than it would have been with the cash in the bank because the times were perilous and many banks and trust companies were going to the wall. It was brought out in the testimony that the note was afterward paid in full, with interest.

Aided Colorado Fuel and Iron Company.

Mr. Gould said that he favored an investment of $7,500,000 of the trust estate funds in the Colorado Fuel and Iron Company. The estate joined John D. Rockefeller in putting in the money in an effort to rehabilitate the company. Mr. Gould admitted that, in order to raise the money, it had been necessary for the estate to sell some of its high-grade securities and that all the estate had to show for its investment at present was some bonds of the Colorado Industrial Company and common stock of the Colorado Fuel and Iron Company.

"You remember," said Lee Miller, counsel for the children of Anna Gould (now the Duchess de Talleyrand), "that you testified before trial that you thought the necessary advances would be very much less. If you had known at the outset that the estate would have had to put in $7,500,000, would you have assented?"

"I presume if I had known it I would not," Mr. Gould answered.

Judge Seabury questioned Mr. Gould regarding the sale in 1899 of second mortgage St. Louis & Southwestern Railroad company bonds for approximately $140,000. "Frank and Edwin together sold 600 shares which they owned personally and 363 belonging to the estate. Edwin testified that he credited the estate with the average price, $512 a share, instead of the high price.

The money was not turned over to the estate until fourteen months afterward, Edwin testified, through an inadvertance due to the death of his secretary, George Eberling. Although he had not been credited with six per cent. on the money while it was in his possession, Edwin said that he paid it to the estate in order to avoid any possibility of criticism.

In June, 1902, Mr. Gould said, the St. Louis & Southwestern raised $25,000,000 on a mortgage and issued bonds of a par value of $12,054,750. Kuhn, Loeb & Co. formed an underwriting syndicate, he said, and he obligated himself to take $8,000,000 worth. Edwin testified that $6,400,000 of the issue among his sister Helen, now Mrs. Finley J. Shepard, his brother Howard and various banks and trust companies, which left him with responsibility for $1,600,000 of the bonds. Edwin said his underwriting profits were approximately $64,000, a portion of which went to his brother Frank, who was associated with him.

Expected Panic of 1907.

Although the panic of 1907 was not generally expected in the Spring of that year, Edwin said, he sensed the trouble at the time Federal Judge K. M. Landis fined the Standard Oil Company $29,000,000. Edwin said that he felt that property rights were endangered and that he accordingly sold his interest in the Mercantile National Bank to Augustus Heinze and Charles W. Morse.

The impounding at present of one-half of Howard Gould's income by the Equitable Trust Company, which acts as trustee, and all of the incomes of Edwin and his sister Helen from the trust funds by the Bankers Trust Company, which acts as trustee for them, was discussed briefly at the afternoon session. The money is being withheld in accordance with Court decisions, pending the determination of their liability in the present proceedings and also under a marriage restraint clause in their father's will, which provided for such action if any of his children married during his lifetime without his consent or, after his death, without the consent of a majority of the trustees. There is no question, however, concerning the marriages of either Edwin or Mrs. Shepard.

Just before adjournment last night Mr. Miller began his cross-examination of Edwin Gould. He said he expected that it would take two or three days. The trial will be resumed at 10:30 o'clock today.

USING MORE MONEY FOR STATE CHARITIES

Proceeds of $50,000,000 Bond Issue Result in Plans for Expansion.

Using the first year's proceeds of the $50,000,000 bond issue approved by the voters last Fall, the State Charities Aid Association has already completed plans for the expansion of four State institutions. The President of the association, George P. Canfield, said yesterday that all preparations have been made to complete the Veterans' Memorial Hospital at Kings Park, Long Island, since the allotted $1,500,000 is an addition to previous appropriation of the same figure has been available. Contracts covering the Creedmoor division of the Brooklyn State Hospital, with an allotment of $2,000,000; Letchworth Village, with an allotment of $1,612,500, and the hospital at Letchworth Village, with two appropriations of $100,000 each, will all be completed within a few months, according to the statement. Work on the remaining projects under the general yearly allotment of $12,500,000, one-fourth of the bond issue, will be concluded before April 1.

Supplementing the association's statement yesterday was another made by Sullivan W. Jones, the State Architect; Dr. C. Floyd Haviland, Chairman of the State Hospital Commission, and Dr. Sanger Brown, Chairman of the State Commission for Mental Defectives. The latter statement declares that the contemplated building program of the State is the second largest in the United States.

French Officers Ignore Call to Unionize, Despite Distress Caused by Fall in Franc

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Special Cable to THE NEW YORK TIMES.

PARIS, Oct. 23.—Not a single French officer responded to an anonymous invitation issued last week to attend a meeting at the Paris Military Club called to discuss the need for an increase in pay. This statement, issued this evening by the Ministry of War, marks the end, for this time at least, of one of the most curious and disturbing incidents which occurred in this period of France's financial troubles.

The news that such a meeting had been called was published by a Paris newspaper this morning. The invitations were issued anonymously to the officers of a certain corps of the garrison of Paris to meet at the Military Club at 8:30 o'clock last evening "to discuss the need for an increase in pay and to form an organization for the defense of the officers' interests."

Coming immediately after the organization of the Civil Servants' Unions and the trouble caused in the campaign for a minimum salary for all State employes, this attempt to organize army officers caused very grave alarm.

General Gourand, now Military Governor of Paris, immediately on learning of the proposed meeting, issued a circular letter to all commanding officers in the district asking them to summon immediately a meeting of the officers under their command and to inform them that such a meeting as proposed was formally forbidden and that the Ministry of War was considering what could be done to better the officers' financial situation.

The statement issued by the Ministry of War this evening, after admitting that an anonymous printed invitation to such a meeting was issued, adds:

"This meeting could not be allowed to take place and has not taken place. Further, no officer replied to the convocation."

That the present pay of French officers is grossly insufficient is admitted by every one. Most of the men who adopt a military career must have either private means or must marry a woman well endowed. A Lieutenant's pay is approximately 800 francs a month, with allowances, while that of a Captain of average standing and married is between 1,250 and 1,300 francs a month. A General is paid between 22,000 and 28,000 francs a year, or about $1,200, while Marshals Foch, Joffre and Petain, for their work of winning the war, received the munificent recompense of 38,000 francs each yearly, or $2,000.

Cases of hardship are very numerous, as many men who adopted a military career before the war have found their small fortunes dwindle to little or nothing with the fall of the franc. Were they not men of the highest calibre their distress would prove easy material out of which a revolt could be organized.

It has not as yet been established from which quarter the anonymous invitation came, whether it was from the Communist community, anxious to spread disaffection in the army, or from another source which just now is almost equally suspect, but every effort is being made to trace down its origin.

JURY DISAGREES ON RYAN VERDICT

Dismissed at 12:30 A. M. After Weighing Murder Charges for Nearly Twelve Hours.

KLAN ISSUE IS INVOLVED

Defendant Had Case Transferred to Brooklyn, Alleging Influence by Hooded Order.

After deliberating for eleven hours and fifty minutes the jury trying Patrick Ryan in the Brooklyn Supreme Court on the charge of murdering Ferdinand Downs, a constable of Southampton, L. I., was unable to reach a verdict and was discharged by Supreme Court Justice Lewis at 12:30 this morning.

Ryan was held without bail and his counsel Dr. P. A. Brennan said that he would make an application for the release of his client on bail either today or tomorrow.

Judge Lewis completed his charge and the case was given to the jury at 12:40 P. M. yesterday. Four hours later the jurymen returned to court and requested the reading of Ryan's testimony.

At 11:10 last night the jury returned to the courtroom and informed Justice Lewis that they had been unable to arrive at a verdict. The Judge informed them that the case was a very serious one and after urging them to give the matter more consideration sent them back to the juryroom to continue their deliberations.

Downs was killed on the night of May 16 on the Montauk Turnpike near Manorville, L. I. He was in an auto with four companions, Joseph Payne of Quogue, L. I.; Raymond Payne, Charles Wilcox and William McGorton of Eastport and Ryan. They were out looking for rum-runners and bootleggers, it was said.

They followed an auto in which Ryan was, and stopped him. There was an exchange of shots, one of which killed Downs. The other shot wounded Ryan in his hand. Ryan testified that he thought it was a hold-up. He was arrested several hours afterward at his home, 488 Seventh Avenue, Astoria, Queens.

When Ryan and his attorney, Dr. P. A. Brennan, raised the Ku Klux Klan issue in the case, asserting that a fair trial could not be had in Suffolk County, L. I., because of threats by Klan members, friends of Downs, and the courts transferred the trial to Brooklyn. Several times at the trial questions to witnesses caused slight flare-ups about Klan activities, but nothing further was brought out to show that it was involved in the case. Nor was anything developed about rum-running or the motive for halting Ryan, after his car had been followed for six miles. The principal witnesses against him were the four men in the car with Downs.

In his argument to the jury Dr. Brennan declared that some of the evidence against his client had been "manufactured in a vicious attempt to convict an innocent man." In his category of this questionable evidence he referred to the claim of the prosecution that the interception of Ryan's auto by the car of the revenue agents on the Montauk Turnpike, near Manorville, L. I., could not have been mistaken by Ryan for a holdup, as it was moonlight, and Ryan could have seen the uniform worn by Constable Downs.

"But the weather man told you," Brennan told the jury, "that the moon was behind the rain clouds all the way between New York and Block Island."

Brennan took the uniform coat, which the prosecution put in as an exhibit, as the one worn by Downs when he was shot, and raising it to the sight of the jury he continued:

"This is not Downs's coat at all. They falsified this piece of evidence. If you don't believe that, look at this." The attorney turned out the lining of an interior pocket, revealing the maker's tag, showing that it had been made for a customer named Deegan. Brennan said Deegan was the owner and the physician who saw Downs after the shooting had said the officer was not garbed in a uniform.

This was contradicted by Assistant District Attorney Blue of Suffolk County, who asserted in his last word to the jury that the uniform shown in court was the one worn by Downs at his death.

Justice Lewis's charge to the jury defined lawful self-defense, and defined the question at issue according to the evidence, to be whether or not Ryan believed he was being held up, and whether it was a bullet fired by Ryan that killed Downs. The Prosecutor and the defense took no exceptions to any part of the charge.

HEROISM MAY COST LIFE.

Woman Who Gashed Body to Get Blood for Child Near Death.

Special to The New York Times.

SAN BERNARDINO, Cal., Oct. 23.—Physicians attending Mrs. T. G. Kelty stated today that she would probably pay with her life for her heroism in giving blood from her gashed arms and breast to her niece, 5 years old, while they lay for three days at the bottom of a canyon after an automobile accident on Sunday in which Mr. Kelty was killed.

Mrs. Kelty has been sinking since she was taken home yesterday afternoon, and the effects of exposure, shock, loss of blood and her injuries have so sapped her strength that she has little chance for recovery. During the day police patrolled the neighborhood of her home to maintain quiet.

The entire countryside is talking of the self-sacrifice of Mrs. Kelty, who while lying injured in the canyon deliberately cut with glass from the broken auto windshield gashes in her arms and breast to provide blood which kept the child alive in the cold nights.

The niece, Meredith Waterbury of Hollywood, while suffering from hunger and thirst as well as exposure, is expected to recover.

TONG THUGS STAB COURT INTERPRETER

Attache of General Sessions Is Wounded 12 Times, Justice Reveals.

NONE WILL TAKE THE JOB

With Fifty Cases Against Chinese Pending, Appeal Will Be Made to Columbia Students.

An appeal for Chinese interpreters made yesterday by Chief Justice Frederick Kernochan of Special Sessions to the Immigration Department revealed that W. Shack Horne, official Chinese interprefer to the court, was stabbed twelve times two weeks ago by tongmen in Chinatown, who resented his honest interpretation of evidence against Chinese gunmen in the conflict between the Hip Sing and On Leong Tongs.

The interpreter sent word to Justice Kernochan several days ago that his wounds would not permit of his appearance in court for some time. Then an effort was made to obtain another interpreter from Chinatown, but the various Chinese approached explained that they were afraid to take the job lest they be killed.

Fifty cases against Chinese are pending in the different parts of Special Sessions in the city. Thirty-nine are in Manhattan, of which twelve are for carrying pistols and twenty-seven for having narcotics.

The pressure for interpreters on Justice Kernochan caused him to appeal to the Immigration Department, but A. W. Brough, Chief Inspector at the Immigration Station, informed the Justice that the need of interpreters at Ellis Island was so great that he could not supply one every day.

Justice Kernochan will ask Chinese students at Columbia University today to act as interpreters in the court.

Magistrate Ellperin yesterday in the Fifth Avenue Court, Brooklyn, discharged Bing Soon and Eng Bing Coon, nephews of Bing Soon Ven, who was slain by tong gunmen in their laundry at 471 Fourth Avenue, Brooklyn, Oct. 14. No evidence was found that they were in any way connected with the killing.

Louis Towbey, a Chinese, who gave the same address as that of the slain man, pleaded guilty of robbery yesterday before Judge Vause in the Kings County Court. He and another Chinese robbed Won Long of $100 in his laundry at 2,783 Fulton Street. Long struck down Towbey with a cleaver and held him until a policeman arrived. The second thief escaped.

DR. FOSDICK SILENT ON CHURCH'S ACTION

It Is Expected That He Will Continue His Sermons at First Presbyterian, However.

The Rev. Dr. Harry Emerson Fosdick, whose resignation as associate minister of the First Presbyterian Church was accepted by the congregation Wednesday evening, said last night that for the present he would not make any reply to the invitation of the church to continue "to make it your custom when not otherwise engaged to preach in our pulpit on Sunday mornings." It was considered virtually certain, however, that he would accept the invitation unless unforeseen difficulties should arise.

Dr. Fosdick will preach as usual next Sunday morning in the First Church, and at 3:30 o'clock Sunday afternoon he will broadcast a sermon from Station WJZ.

The action of the First Church in complying with the mandate of the General Assembly that Dr. Fosdick, a Baptist, should subscribe to the doctrines of the Presbyterian Church or not continue to occupy a Presbyterian pulpit by accepting his resignation as associate minister, but inviting him to continue his sermons, was viewed by Fundamentalists as "a clever piece of quibbling—an attempt to live up to the letter of the law, but not up to the law itself."

The Fundamentalists are pointing out that whether Dr. Fosdick is the associate minister, the title he held for five years, or whether he is supply, is the difference between "tweedle-dum" and "tweedle-dee," the point being that arrangements are being made for him to keep on as the special Sunday morning preacher.

Just what the Presbytery will do with the report from the First Church was a subject of much speculation. Its next meeting will be Nov. 10. At its last meeting it suggested that the First Church report back at this meeting. It may adopt the report, but Presbyterians generally believed that it is not apt to do so without a bitter fight on the part of the Fundamentalists.

NORTHAMPTON, Mass., Oct. 23.—Dr. Harry Emerson Fosdick has been appointed a trustee of Smith College, it was announced today. Dr. Fosdick will fill the place left vacant by H. Clifford Gallagher, of Boston, on the expiration of his ten-year term.

Mrs. Fosdick, who was Florence Allan Whitney, was graduated from Smith College in 1909.

Live Wire Kills Wisconsin Student.

MADISON, Wis., Oct. 23.—Herbert C. Opitz, Elkhorn, Wis., member of the University of Wisconsin football team, was fatally injured in the university electrical department today. He came in contact with electric wiring while working the laboratory and died later in the university hospital.

HYLAN 5-CENT FARE REALLY 10.27 CENTS

Craig Inquiry Shows Lines Operated by City in Staten Island Lost $57,118.

SERVICE IS CONDEMNED

Transit Commissioner Harkness Gives Examples of Overcrowding and Other Evils.

Transit Commissioner LeRoy T. Harkness made public yesterday the substance of a special investigation made by order of Controller Charles L. Craig, which showed that some of Mayor Hylan's municipally operated trolley lines on Staten Island had sustained losses of $57,118.07 in eighteen months. It was disclosed further that the actual cost of every so-called "5-cent ride" on the routes examined amounted to 10.27 cents.

The Craig report was prepared by E. B. McIntyre, a statistician of the Department of Finance. It states that from Oct. 14, 1921, to March 14, 1923, the total revenue earned by the lines was only $54,171.58, while the operating and maintenance expenses amounted to $111,289.65.

Commissioner Harkness said that similar losses were now being incurred on the other municipal lines operating on Staten Island, despite the use of policeman to help in the task of loading at the ferry station, the help of trucks belonging to a city department and the aid of labor from other branches of the City Government.

Harkness Calls Loss "Appalling."

"If a strict accounting were kept of what the city actually spends in maintaining these lines," said Commissioner Harkness, "the Department of Plant and Structures would show an appalling financial loss on all."

Commenting upon the assertion that the actual cost of every ride is 10.27 cents, the report says: "In other words, every passenger paying 5 cents has been riding at the expense of the taxpayers of the City of New York to the additional extent of 5.27 cents."

Despite the excessive cost of operation, Mr. Harkness pointed out, the Staten Island service has been so inefficient and residents are demanding the installation of bus routes and extension of a steam railroad.

"The operation of the Staten Island trolleys by the city," Mr. Harkness states, "has been so extremely atrocious that, if it had been the performance of any private company under the jurisdiction of this Transit Commission, it would not have been allowed to continue, by application of the statutes which govern negligent and ineffective operations.

"From the standpoints of safety, of service and financing, the attempt of Mayor Hylan to furnish transportation has been a pathetic failure."

Mr. Harkness's statement followed a number of protests by Staten Island commuters, who asserted that they were facing a winter of unheated cars, inadequate in number and running on uncertain schedules.

Instances of Overcrowding.

In confirmation of these protests, Mr. Harkness made public a report by William O. Smith, Transit Commissioner inspector, to George F. Daggett, chief of the Transit Bureau, which cited instances of overloading on several Staten Island lines, ranging from 102 to 350 per cent.

That is to say, cars designed to carry fifty persons were loaded with more than 200 passengers. Three of the worst cases of overloading disclosed were:

On the Silver Lake line, at Van Duzer Street, from 108 to 303 per cent.

On the Midland Beach line, at Van Duzer Street, from 118 to 305 per cent.

On the Port Richmond-Midland Beach line, at Clove Road, from 102 to 350 per cent.

"It is obvious," said Mr. Harkness, "that on these lines Mayor Hylan's slogan has not been 'A seat for every passenger.'"

To illustrate the informal manner of the city's operation on Staten Island, the commission cited a recent suit for damages following injury of a boy by one of the city-operated cars, in which the city disclaimed responsibility on the ground that it had no legal right to run cars there.

Moreover, it was disclosed that the Hylan cars are forbidden to pick up passengers in a nine-block stretch near the St. George ferry, because that would infringe upon the franchise of a privately operated line on Staten Island.

Mr. Harkness described as the most flagrant instance of improper administration of the Staten Island lines, the failure to install a safety derailing device on Lincoln Avenue, Grant City, where the municipal cars cross the Baltimore & Ohio tracks.

AUSTRIAN GENERAL ORDERED DEPORTED

A Veteran Who Lost a Leg in the War Sent Back—Couldn't Give $500 Bond.

An Austrian Major General whose identity was withheld by the immigration authorities was deported yesterday on the ground that he was likely to become a public charge after the veteran, who lost a leg in the World War, was unable to furnish $500 bond. The initials of the deported Major General are "M. T." The immigration authorities would not disclose the name of the steamer on which he was sent back home.

He arrived here several weeks ago and when detained at Ellis Island explained that he had come here on a lecture tour. He had only $15 but he was recognized by an Ellis Island attendant who had served under him in the European war. At the time he was detained the Austrian Consulate General was notified and advised that the Major General would be admitted on parole if friends willing to put up a $500 bond could be located.

Just before he was deported the unnamed Major General announced he would return within a few months to the United States with sufficient funds to make possible his admittance. He also left the following statement with the request that it be published in the New York newspapers:

"At the occasion of my leaving Ellis Island my feeling of gratitude compels me to render my thanks to all the high officials as well as the gentlemen officials for the kindness and courtesy and all the special attention paid to me during my stay at Ellis Island.

"All my wishes were—so to say—read off my eyes and immediately realized, and I am thoroughly convinced that he who behaves here decently has never to make any complaint at all. I take along to Europe the best impressions and thankfulness and would respectfully request that my gratitude be known here

"M. T., Major General,
"Austrian Army."

MILLERAND BUYS A PAPER.

Ex-President of France Acquires the Avenir to Voice the Opposition.

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Special Cable to THE NEW YORK TIMES.

PARIS, Oct. 23.—Former President Alexandre Millerand has acquired control of the Paris morning paper, Avenir, it was learned today in well informed political circles.

The former President is undoubtedly the strongest man of the combination of political forces arraigned against Premier Herriot. While temporarily unable to take the part of the actual leader of the Opposition in the Chamber, because no occasion has yet turned up for his re-election as Deputy, M. Millerand holds a strong position, and for some time it has been known he was looking about for a newspaper.

Thieves Hold Victim in Sack, Seize Jewels Worth $4,000

Special to The New York Times.

CHICAGO, Oct. 23.—A new method used by jewel robbers was called to the attention of the police last night by Paul Werner, a dealer in precious stones, who was robbed of unset diamonds valued at $4,000 while near his home on the south side.

He told the police that he was carrying a small bag containing the diamonds in his right hand and when a few door from his home two men ran up behind him. The next moment a sack was pulled over his head and nearly to his knees. While he was struggling, one of the men jerked the bag containing the unset diamonds from his hand. They then ran to a car and drove away.

Werner finally freed himself from the sack and notified the police by telephone.

PROMINENT WOMAN CONVICTED OF THEFT

Mrs. Jean B. Cooke, Active in Junior League in Stamford, Arrested in Macy's.

TRIED AS A SHOPLIFTER

Leaders in Church, Club and Society Circles Testify in Her Behalf.

Mrs. Jean B. Cooke, prominent in the Junior League at Stamford, Conn., and part owner of a women's sport goods establishment there, was found guilty of shoplifting in Special Sessions yesterday after twenty men and women, conspicuous in club, church and society circles in this city and Connecticut had testified to her good character. When Justices Salmon, Kernochan and Voorhees made known their decision late in the afternoon Mrs. Cooke was released in $500 bail pending her arraignment for sentence on Oct. 31.

Mrs. Cooke was Miss Jean Bell of this city before a former marriage. She said she was 30 years old and gave her occupation as a "dress shop keeper" and her address as Newfield Avenue, Stamford. She was accused by Miss Etta Kerwin, a detective of the Stores Mutual Protective Association, of the theft of two dresses worth $15.83 from Macy's on June 14. Miss Kerwin said she saw Mrs. Cooke take the dresses and place them in a bag which she carried and which contained another dress which Mrs. Cooke had purchased in the store.

Martin Conboy appeared as counsel for Mrs. Cooke when the case was called. He told the Court that his client was the victim of a "frame-up," asserting that the detective resorted to the shoplifting charge after realizing that a mistake had been made when Mrs. Cooke was taken into custody in a dressing room in the store on suspicion that she was a shoplifter. Assistant District Attorney James J. Wilson vigorously denied this allegation, asserting that there was no reason whatever for Miss Kerwin conspiring to bring a wrongful charge against Mrs. Cooke.

Miss Kerwin testified that after Mrs. Cooke had been placed under arrest on the shoplifting charge Mrs. Cooke mentioned something about her first husband and said that she had to steal to support him. She also swore that Mrs. Cooke pleaded with her to keep her arrest secret, as she did not want any of her friends to learn that she had been arrested on such a charge.

Divorced Five Years Ago.

Mrs. Cooke testified that she was divorced from her first husband, whose name was not mentioned, in Nevada five years ago, and that her present husband, Everet B. Cooke, is connected with a manufacturing firm. It was learned later that Mr. Cooke, a graduate of Cornell University, is assistant to the head of the sporting goods store of the Yale & Towne Company in Stamford.

Mrs. Cooke called the attention of the Court to the fact that she was divorced from her first husband five years ago, which, she said, in itself disproved the statement of the principal witness against her that she had said she had to steal to support him. She said he owned homes in Philadelphia and Florida.

Other witnesses called by the prosecutor testified that Mrs. Cooke had offered to pay for the two dresses with a check after her arrest, and that they heard her plead to be released because she did not want to let her family know she had been arrested for stealing.

Mrs. Cooke told the Court that she had to surrender her diamond engagement ring in the station house to a bondsman in order to obtain her release that night. She added that she visited Macy's the following day and made a study of the dressing room in which she was about to try on a dress when arrested to disprove Miss Kerwin's story of her intention to steal.

Among the witnesses called by Mr. Conboy to establish Mrs. Cooke's good character were Donald Baldwin, formerly an Assistant District Attorney, and Chandler Bennett, who appeared as counsel for the defendant when she first was arraigned in a Magistrate's Court. These witnesses said that Mrs. Cooke had borne an unblemished reputation among her friends in this city and Connecticut.

Mr. Conroy, in summing up, described his client as a "gentlewoman," and asserted her arrest on the shoplifting charge was an outrage and that her conviction on such evidence would imperil the liberty of every respectable woman who enters a store.

Protected From Crowd.

Justice Salmon, who presided at the trial, conferred with Justices Kernochan and Voorhees after the prosecutor had finished his address and announced that the Court would consider the evidence and make known its decision after recess. Mrs. Cooke had been under bail during the proceedings and she was permitted to leave the court in the interim. As she walked out of the Criminal Courts Building twenty or thirty of her friends—men and women—gathered around her in an effort to protect her from camera men. She

HEAR MRS. DOHENY ON TORN FALL NOTE

Government Counsel Brings Out the Missing Signature Has Been Found.

OIL MEN WON'T TESTIFY

Doheny and Son Refuse, Saying That Evidence Might Be Used Against Them.

Special to The New York Times.

LOS ANGELES, Oct. 23.—Mrs. E. L. Doheny, when called by the Government in its suit to cancel the Elk Hills naval oil reserve contracts, testified today that the missing signature torn from the $100,000 note given by Albert B. Fall to E. L. Doheny had been found. The defense produced the signature.

Other developments in the trial today were the refusal of Mr. Doheny and his son, E. L. Doheny Jr., to testify on the ground that the Government sought to use their testimony in their trial on indictments in Washington; and the admission by Judge McCormick over the protests of the defense of statements authorized by the senior Doheny before the Senate committe investigating the naval oil leases in Washington.

The Government did not know that the missing signature of the Fall note was in existence, Mr. Doheny could not produce it before the Senate committee, in his opening statement Owen J. Roberts, Government counsel, asserted that the $100,000 note was unenforceable, saying that its signature had been torn off. It generally was supposed that the bit of paper had either been lost or destroyed.

Atlee Pomerene, of Government counsel, questioned Mrs. Doheny, and she related that she and her husband, about Dec. 20, 1921, were on a train en route to Los Angeles from New York. She said her husband showed her the $100,000 note given to him by Fall and told her that if anything happened to them while they were on the train, the executors would come into possession of the note and Fall would be even more embarrassed financially than he was when the loan was made.

Mrs. Doheny testified that her husband tore off the signature, retained the note and requested her to retain the signature, and that then if anything happened to them the note would come into possession of their son in two parts, and he would understand. She said she kept the signature with her jewels and then put it in a safety deposit box. When it was the subject of Senate discussion early this year it could not be produced, but later she found it in her safety deposit box. With her at the time was Charles Wellborn, one of the defense attorneys.

J. E. Benton, Vice President of the First National Bank of El Paso, testified that C. C. Chase, Fall's son-in-law, had deposited in that bank to Fall's credit $7,500.

Will E. Harris of Roswell, N. M., testified that he and his brother-in-law, A. G. Brownfield, sold their ranch to Fall for $91,500. Mr. Roberts had said that the Government would show that Fall had used the $100,000 obtained from Doheny for the purchase of a ranch adjoining the Fall ranch, near Three Rivers, N. M.

DIES CHAINED TO TREE IN PENNSYLVANIA WILDS

Death of Yale Graduate and Teacher of Ardsmore, a Mystery.

Special to The New York Times.

PHILADELPHIA, Oct. 23.—The body of Heny Handy McHenry, Yale graduate and former teacher at Westchester Normal School, strangely missing from his Ardmore home since Aug. 1, today was found chained to a tree in the thickest part of Green Mountain, six miles from Trout Run, above Williamsport.

A heavy iron chain, fifteen feet long, had been wrapped around a tree looped around McHenry's neck and locked with a heavy steel lock. The chain was long enough to allow McHenry to walk and crawl in a small circle around the tree.

The ground in a circle was beaten hard with his footsteps and the heavy chain had cut deeply into the tree trunk, mute evidence of his desperate but futile efforts to gain freedom.

From all appearances he had been dead about two months, and apparently had succumbed to starvation.

E. H. McHenry of 129 Argyle Road, Ardmore, father of the dead man, said tonight that his son had been erratic, following shell shock in the war, and had a mania for striking off deep into the woods and camping alone.

When word was received at the Lycoming County seat from the father of the young man that he had been subject to fits of despondency the possibility of suicide was considered. Although the fact that he was chained seemed to preclude that idea.

His clothes were torn as though in a frenzy. Whether or not that frenzy was caused by the knowledge that he was doomed or was the fit of a demented man, the authorities are endeavoring to ascertain.

Hunt Sisters of James Popes.

Detectives of the Missing Persons Bureau were searching yesterday for two married sisters of James Popes, 60 years old, who died in Kings County Hospital Oct. 19. Popes, said to have been a wealthy real estate owner in Brooklyn, was found living in empty packing boxes in a vacant lot at Fifth Street and Fourth Avenue, Brooklyn, suffering from exposure which caused his death. Detectives wish to find the sisters so that Popes may escape burial in Potter's Field.

MUSIC

By OLIN DOWNES.

Miss Breton in Debut.

Ruth Breton, violinist, made her début yesterday afternoon in Aeolian Hall. She has evidently a sensitively musical and emotional nature. Her tone is rich, brilliant and personal in quality. Her sincerity and enthusiasm in interpretation were contagious. These characteristics conquered the nervousness of a first performance and certain minor defects of execution which this nervousness engendered. Others play their Vitali ("Chaconne") and Lalo ("Symphonie Espagnole") with the glibness of well-taught youth, but few young musicians who give first recitals in this city possess Miss Breton's imagination, feeling and inherent individuality.

In addition to the compositions by Vitali and Lalo, which make exacting demands of different kinds upon the performer, Miss Breton played small pieces, "Elegie," by Cyril Scott; "Tango," Poldowski; "Hilla," Cecil Burleigh; "Agita," Dont-Auer; "Le plus que lent," Debussy; "Scene from the Czardas," Hubay. These compositions were well selected. They displayed different aspects of the violinist's art and made entertaining contrast in the program. Cyril Scott's piece is not highly original, but is good from the performer's point of view. Poldowski's "Tango" bears in the score the sub-caption, "d'une facon canaille." It is a witty invention, unpretentious, and well contrived for violin and piano.

The composer says no more than she can, and says it with the spirit of a feminine charter. Cecil Burleigh's "Hilla" is very simple; none the less did Miss Breton, in performing it, show the qualities of style, of taste and a fine-spun legato which distinguish pupils of Leopold Auer. The Dont-Auer composition is the dexterous treatment of technical problems and musical figures native to the violin. In these small pieces Miss Breton was eloquent without pretense or exaggeration. She revealed an ingratiating personality and the instincts of the virtuoso. Even when she was tremulous she showed spirit and authority. Experience of the concert stage should do much for her and accelerate her development. She is today a violinist of substantial achievement and future promise.

In response to hearty applause Miss Breton added to the program.

MUSIC FACULTY ANNOUNCED

New York Artists Going to Master School in San Francisco.

New York musicians make up most of the Faculty for the newly organized Master School of Musical Arts in California, announced here last night. The school, to open in San Francisco next May, is to provide free scholarships on an initial foundation of $150,000, half of which was given by Mrs. Alice Campbell MacFarlane.

Joseph Lhevinne and Sigismund Stojowski will head the piano staff, with César Thomson and Samuel Gardner for violin, Felix Salmond for 'cello and Julia Claussen and Lazar S. Samoiloff for voice. W. J. Henderson is named as lecturer. Richard Hageman and Emil J. Polak have charge of coaching and repertoire and Mr. Stojowski of composition. Others are A. Kostelanetz as accompanist and Alice Seckels of San Francisco as Director Samoiloff's Western manager.

TO HONOR CARDINAL HAYES.

Catholic Actors' Guild to Give Luncheon for the Prelate.

A luncheon of welcome and congratulation will be tendered Cardinal Hayes at the Hotel Astor on Monday by members of the theatrical profession, in honor of his recent elevation to the College of Cardinals.

Pedro de Cordoba, President of the Catholic Actors' Guild, under whose auspices the luncheon will be held, will preside, and Willen Lackaye, Chairman of the Guild's Advisory Board, will deliver the address of welcome. Among the other scheduled speakers will be Will Rogers, Irvin S. Cobb, Frank Gillmore, the Rev. Martin E. Fahy, Otto H. Kahn, and Augustus Thomas.

Harry Farbman, Violinist, Heard.

Harry Farbman gave a violin recital in Aeolian Hall last evening, honored by the presence of his former master, Auer, and of an audience cordial to his free and spirited playing. Four years of concert tours to South America and Australia had developed the self-command of the young artist, broadening his style beyond mere student technique to that of an individual interpreter. He gave with Max Rabinovitch the sonata of Franck and achieved a dashing finale in Saint-Saëns's concerto. To short pieces by Achron, Kreisler and Wilhelmj he added an old-time "Russian Carnival" of Wieniawski.

Former Follies Girl Weds.

Miss Astrid Ohlson, a singer in the 1923 Greenwich Village Follies, yesterday was married to Charles E. Blake, President of the Blake Monument Company of Chicago, at a quiet ceremony attended by relatives and intimate friends in the parish house of the Central Congregational Church, 64 Jefferson Avenue, Brooklyn. The ceremony was performed by the Rev. W. Seymour Winans, assistant to Dr. S. Parkes Cadman, pastor of the church. Mrs. Viola Rae of Flatbush was matron of honor and Donald Blake, a brother of the groom, was best man.

THEATRICAL NOTES.

Philip Moeller is the director and Lee Simonson the scene designer of "They Knew What They Wanted," the Theatre Guild's next offering, which goes into rehearsal Monday.

"Top Hole," now at the Knickerbocker, will move to the Liberty Theatre on Nov. 3.

The complete cast of "Betty Lee," a musical version of "Going Some" soon to be produced by Rufus Le Maire, includes William Gaxton, Joe E. Brown, Gloria Foy, Tom Spencer, Madeline Cameron, Charles O'Connor, Rose Rolanda and Cortes and Peggy.

"Is Zat So?" a new play by James Gleason and Richard Tabor, will be produced soon by Earle Boothe.

George Hassel will be the principal comedian in "In Heidelberg," the musical version of "Alt Heidelberg," soon to be produced by the Shuberts.

Pauline Armitage last night entered the cast of "Cobra" at the Longacre.

MRS. FISKE IN "THE RIVALS."

Other Stars Also in the Cast of Company to Make Wide Tour.

A distinguished cast, that includes Mrs. Fiske, Chauncey Olcott, Thomas A. Wise, James T. Powers and Lois Fisher, is announced by George C. Tyler and Hugh Ford for a revival of "The Rivals," scheduled to begin a country-wide tour in Pittsburgh, Monday evening, Nov. 10. The cast, under the direction of Harrison Grey Fiske, further includes Georgette Cohan, Kenneth Thomson, May Collins, Fred Eric, Percival Vivian, George Tawde and Walter Woodall.

Clayton Hamilton will precede the company in the towns it is to visit to give talks on theatrical subjects with special reference to Sheridan and "The Rivals." The production is announced as in commemoration of the 160th anniversary of the original production of the play.

Palestine's First Opera.

JERUSALEM, Oct. 23 (Jewish Telegraphic Agency).—Modern Palestine as the national Jewish homeland has made its first contribution to the world of music. The first Palestinian opera, to be known as "Ha Chalutz," was composed and will be performed here shortly. The composer, Weinberg, is a pianist in Jerusalem. The libretto is taken from the life of the Jewish pioneers in Galilee.

MUSIC NOTES.

The De Reszke Singers are giving an invitation recital this afternoon at the Cathedral of St. John the Divine, as guests of the choir school under Dr. Miles Farrow.

Mme. Pavlowa is to discuss her future tours today at an informal reception at the Hotel McAlpin. She revived at the Manhattan last night her Oriental dances.

The Philharmonic program for children, to be given this season under the direction of Ernest Schelling, will be known as the Philharmonic Junior Concerts.

The fourth season of the American Orchestral Society, under Chalmers Clifton, is to include fifteen concerts at Cooper Union, the City Colleges and Columbia University.

Dr. Frank Damrosch of the Institute of Musical Art will address the People's Choral Union of Boston at Jordan Hall in that city on Sunday afternoon.

THE AEOLIAN COMPANY and the RADIO CORPORATION OF AMERICA present A PUBLIC EXHIBITION of WJZ BROADCASTING in the windows of AEOLIAN HALL FRIDAY AFT., OCT. 24TH 3:30 to 4:30 JOSEPH KNECHT and the WALDORF-ASTORIA GRILLE ORCHESTRA

METROPOLITAN OPERA
Two choice orchestra center aisle seats; near front; season; Wednesday nights. E 207 Times.

MOTION PICTURES.

STARTS SUNDAY at B. S. MOSS' CAMEO 42nd Street, near Broadway
A Daring Picture of Spanish Love, Bull Fights and Bandits
The BANDOLERO
A Tom Terriss Production
Action from Start to Finish
A Metro-Goldwyn Picture

UNION CHURCH 48th Street, 99 Steps West of Broadway EVERY THURSDAY, FRIDAY SATURDAY Eve., 8:30. Sat. Aft., 2:30.
FAMOUS EUROPEAN
PASSION PLAY
BROUGHT TO AMERICA IN AUTHENTIC FORM—FILMED FOR THE FIRST TIME
Enacted by the greatest living interpreters—Impossible of duplication elsewhere at any cost.
Mr. Otto Lang, member of the famous family of Oberammergau, appears in person to introduce the play.

The PICCADILLY Broadway at 51st St.
BEGINNING TOMORROW
NAZIMOVA and MILTON SILLS in "MADONNA of the Streets"
Cont. 12:30 P. M. to 11:30 P. M.
POPULAR PRICES

COSMOPOLITAN 7th Ave. Col. Circle Daily, 2:30-8:30.
Marion Davies in Janice Meredith
Matinees: Orch., 75c; Balc., 50c. Evenings, Sat. and Sunday Matinees: Orch., $1.50; Balc., 99c.

MARK STRAND SPECIAL—Beg. Sunday
HAROLD LLOYD
In His Greatest Laughing Success
"HOT WATER"

B. S. MOSS' CAMEO 42d St. and Broadway NOW
JOHNNY HINES in "SPEED the SPOOK"
B. S. MOSS' B'WAY at 41 ST.
CECIL B. DeMILLE'S "FEET OF CLAY"
GIERSDORF SISTERS AND BAND
KLEIN BROS. Other Acts.

LOEW'S LEXINGTON
LEXINGTON AVE. AT FIFTY-FIRST ST.
"OPEN ALL NIGHT" with Viola Dana, Adolph Menjou, and MACK SENNETT COMEDY.

CAPITOL 51st St. & B'way BUSTER KEATON in "THE NAVIGATOR"
CAPITOL GRAND ORCHESTRA

WINTER GARDEN Evenings 8:30. Mats. Wed., Thurs. & Sat.
MATINEE TOMORROW
PASSING SHOW
Evgs. (Ex. Sat.) Best Orch. Seats $3.50 (No Higher). Good Balcony Seats $1.50, $2.00, $2.50. Famous Runway and Smoking Restored.

WINTER GARDEN THE TALK OF NEW YORK!
SUNDAY NIGHT CONCERT
COMEDY-SINGING-DANCING STARS from ARTISTS AND MODELS, THE DREAM GIRL, HASSARD SHORT'S RITZ REVUE, PASSING SHOW AND OTHER STAR ACTS.
JACK ROSE, Master of Ceremonies
WARNING! Buy Your Seats Now! Smoking Permitted in All Parts of House.

44th ST. Theatre, West of B'way. Evgs. 8:30. Matinees Tom'w & Wed., 2:30.
ELIZABETH HINES in MARJORIE
A REAL MUSICAL COMEDY HIT
GREATEST COMEDY CAST IN TOWN

ELTINGE Theatre, West 42d St. Evgs. 8:30. Mats. Sat. & Wed., 2:30.
LOWELL SHERMAN in "HIGH STAKES"

ARTISTS AND MODELS OF 1924
ASTOR Thea., 45th St. & B'way. Evgs. 8:30. MATINEES TOMORROW and THURS. at 2:30.
ARTHUR HOPKINS presents
WHAT PRICE GLORY
By Maxwell Anderson & Laurence Stallings

SHUBERT THEATRE. NIGHTS at 8:30. Matinees Wed. & Sat., 2:30.
POPULAR PRICE MATINEE TOMORROW.
GREENWICH VILLAGE FOLLIES

BELMONT Thea., 48th St., E. of B'way. Evs. 8:30. Mats. Sat. & Thurs., 2:30.
CONSCIENCE
with LILLIAN FOSTER

JOLSON'S 59th St. Theatre at 7th Ave. Evs. 8:30. Mats. Tom'w & Thurs.
Bewitched

"One who is prevented from witnessing 'The Farmer's Wife' misses a jovial and pleasing entertainment. . . Three bouncing, simple hearted acts."—Woollcott, Sun.
MR. & MRS. COBURN In the Triumphant Comedy of Love and Laughter—THE
FARMER'S WIFE
COMEDY THEATRE, 41st ST., E. of BROADWAY. EVENINGS 8:30. MATINEES TOMORROW and THURSDAY at 2:30.

"Safely placed in the fixture column of the season's entertainments."—Telegram and Eve. Mail.
RITZ THEA., 48th W. of B'way. Evgs. 8:30. Mats. Tom'w & Wed., 2:30
HASSARD SHORT'S RITZ REVUE
GOOD SEATS ON SALE AT BOX OFFICE.
BALCONY—Evgs., $3, $2, $1. Mats., $2, $1.50, $1.

WE NEED MORE SEATS!
SO WE ARE MOVING TO THE BAYES THEATRE OCT 27th.
NOW AT PRINCESS THEA., 39th, E. of B'way.
Mats. Tom'w and Wed. 2:30. Evgs. 8:30.
MY SON

BIJOU 45th, West of Broadway "SPARKLING HIGH COMEDY"—Vreeland, Tribune
COMEDIENNE
CHARLOTTE WALKER—CYRIL KEIGHTLEY—HERBERT YOST
"The 'Comédienne' In Every Woman at Every Age. A Delight!"

3RD MONTH! DANCING MOTHERS
EDGAR SELWYN'S PLAY SENSATION
MAXINE ELLIOTT'S Theatre, W. 39th St. Evs. 8:30. Mats. Wed. & Sat., 2:30

IMPERIAL Thea., 45th St., W. of B'y. Evs. 8:30. Mats. Tom'w & Wed., 2:30.
ARTHUR HAMMERSTEIN'S Musical Play
ROSE-MARIE
with MARY ELLIS
SEATS 6 WEEKS AHEAD.

CENTRAL B'way at 47 St. Continuous Noon to Eleven. POPULAR PRICES
WILLIAM FOX presents
DANTE'S INFERNO

NEXT MATINEE TOM'W Best Seats $2.50
THE LAUGH-A-MINUTE REVUE
I'LL SAY SHE IS
With The MARX BROTHERS
CASINO B'way and 39th St. Evenings 8:30. Matinees Wed. & Sat., 2:30.

39th St. Thea. East of B'way Evgs. 8:30. Matinees Tom'w & Wed., 2:30.
IZZY
With JIMMY HUSSEY

8th Month 48th ST. Theatre. Evs. 8:30. Mats. Tom'w & Tues.
"EXPRESSING WILLIE"
Rachel Crothers' Finest Comedy. Smart, Witty.

HEAVEN!—HELL!!
VIVIDLY REPRODUCED FROM DORE'S ART MASTERPIECES

NEW YORK'S LEADING THEATRES AND SUCCESSES

NEW AMSTERDAM THEATRE, WEST 42 ST. REDUCED PRICE MATS. WED. and SAT.
ZIEGFELD FOLLIES
WILL ROGERS in a New Monologue Nightly.
458 RESERVED SEATS at $1

SELWYN Thea., W. 42 St. Reduced Price Mats. Thurs. & Sat. ZIEGFELD SUCCESS
EDDIE CANTOR in KID BOOTS
with MARY EATON.
FIRST TIME SEATS AT $1.00

GLOBE B'way, 46 St. Mats. WED. and SAT. ED WYNN
(The Perfect Fool) in "THE GRAB BAG"
An Entertainment Without a Flaw
CLEAN—SWIFT—SMART—JOLLY

ROARS OF SOLID LAUGHTER
THE HAUNTED HOUSE
with WALLACE EDDINGER
GEO. COHAN Theatre, B'way and 43d St. Evs. 8:30. Mats. Wed. & Sat.

"A STRONGER, MORE LOGICAL PLAY THAN 'RAIN'."—Ev. Tel.
EARL CARROLL Presents
WHITE CARGO
By LEON GORDON
Daly's 63d St. Evs. 8:30. Mats. Wed. & Sat. 414th Time

HUDSON Thea., W. 44th St. Evs., 8:30. Mats. Wed. & Sat. at 2:30.
A. H. Woods Presents THE FAKE
By FREDERICK LONSDALE, with GODFREY TEARLE.

MARTIN BROWN'S TREMENDOUS DRAMA
GREAT MUSIC
With TOM POWERS, HELEN WARE, CHRISTINE NORMAN, EARL CARROLL
Thea., 7th Ave., 50th St. Mats. Thurs. & Sat.

OPENING MONDAY, OCT. 27.
ARTHUR HOPKINS presents
ETHEL BARRYMORE
in Pinero's famous drama
"The Second Mrs. Tanqueray"
SEATS NOW AT CORT THEATRE. Matinees WED. and SAT.
BOX OFFICE.

Ernest Vajda's Comedy
THE LITTLE ANGEL
FRAZEE West 42d St. CHIC. 6092 Evgs. 8:30. Mats. Wed. and Sat., 2:30

Knickerbocker B'way & 38th St. Evs. 8:30. Mats. Wed. and Sat., 2:30
TOP HOLE
Musical Play With Ernest Glendinning

SAM H. HARRIS Thea., West 42d St. Evs. 8:30. Mats. Wed. & Sat., 2:30.
BE YOURSELF!
QUEENIE Smith JACK DONAHUE

APOLLO, West 42 St. TONIGHT
CHOICE SEATS AT BOX OFFICE FOR ALL PERFORMANCES
Good Balcony Seats $1.00
OVERSHADOWS ANY REVUE EVER PRODUCED
GEORGE WHITE'S SCANDALS
POP. MATS. WED. & SAT. $2.50
AND ELECTION DAY
BEST SEATS

BELASCO West 44th Street. Evenings at 8:30. Matinees Thurs. and Sat., 2:30
A SENSATION
DAVID BELASCO Presents
ROBERT LORAINE in TIGER CATS
By Mme. Karen Bramson
with Katharine Cornell

SAM H. HARRIS Presents
MARGARET LAWRENCE
in LYNN STARLING'S DELIGHTFUL PLAY
"IN HIS ARMS"
FULTON Theatre, West 46th St. Evs. 8:30. Mats. Wed. & Sat., 2:30

HENRY MILLER'S Thea., W. 43 St. Mats. Saturday
ANNE NICHOLS Presents
Mme. Simone
Actress of France
The Foremost
Supported by All-Star Parisian Cast.
THIS WEEK ONLY ROSTAND'S "L'AIGLON"
Week Oct. 27.....Praudello's "NAKED"
Week Nov. 3.....MME. SANS GENE

"COCK o' the ROOST"
"A GRAND SUCCESS"—SUN
LIBERTY THEA. W. 42 St. Evs. at 8:30. Mats. Wed. & Sat.

Greenwich Village 7 Ave., 4 St. Evs. 8:40. Mts. Thurs. & Sat., 2:40
"Impressive and well done."—Daily American. THE SAINT

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First Subscription Bill at the Provincetown Playhouse, 133 MacDougal St. Tel. Spring 2042.
"Subtle. Penetrating. Delicate."—Woollcott, Sun.

LAZY BONES
"A SECOND 'LIGHTNIN'"
By OWEN DAVIS
VANDERBILT THEATRE, W. 48th St., Evgs. 8:30. MATS. WED. and SAT., 2:30.
"Brings a Glow to the Heart and a Tear to the Eye!"

MOTION PICTURES.
PLAZA Mad. Ave., at 58th St. JACKIE COOGAN in 'Little Robinson Crusoe' also "THE FIRE PATROL," with Anna Q. Nilsson.
RIVOLI B'way, at 49 St. "CAPTAIN BLOOD" with J. WARREN KERRIGAN RIVOLI CONCERT ORCHESTRA
RIALTO B'way, at 42 St. "The Border Legion" A Paramount Picture RIALTO CONCERT ORCHESTRA
PICCADILLY BROADWAY AT 51 STREET. Contin. 12:30 P. M. to 11:30 P. M. Mat. 50c. Eve. 75c. "THIS WOMAN" with IRENE RICH
STRAND B'way at 47 St. FRANK LLOYD'S Production "The Silent Watcher" Strand Symphony Orch.

The NEIGHBORHOOD PLAYHOUSE 466 Grand St. Tel. Dry Dock 7616. TONIGHT AT 8:30 SHARP "The Grand Street Follies" Orchestra, $1.50. Balcony $1 and 75c
LOEW'S STATE BROADWAY AT 45TH ST. ELINOR GLYN'S 'HIS HOUR' and VAUDEVILLE WEEK OF JACK DEMPSEY IN PERSON NOV. 3d. and in Action
B. F. Keith's New York Hippodrome. 2nd Mat. (Exc. Sun.) & Nights (Exc. Sun.) at 6. Biggest Show on Earth at Lowest Prices.
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Today at 2:30—Tonight at 8:30. Twice Daily, 2:30 & 8:30. Sunday Included.

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George Kelly

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In a New Play. "ASHES"

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FAY BAINTER
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with WALTER WOOLF.

49th ST. Theatre, West of B'way. Evs. 8:30. Mats. Tom'w and Wed., 2:30.
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Selwyn Theatre, Next Sun. Night at 8:30
Jos. R. Ford presents SHANNON DE COU'S
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Relive your trip abroad. Pictures and Music.

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With ADA LEWIS—JOSEPHINE DRAKE
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He saw this Paramount Production by Cecil B. De Mille in London last May.
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Seven Divertissements Each Performance. Prices: $1, $1.50, $2, $2.50, $3 (plus tax). (Baldwin.) TICKETS NOW ON SALE.

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Bertha Farner
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Nathan Abas
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AEOLIAN HALL, Wed., Oct. 29, at 8:15
Winifred Macbride
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Carnegie Hall, Tonight at 8:15.
MARIA-THERESA
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Mgt. Loudon Charlton. Steinway Piano.

Aeolian Hall, Tomorrow Aft. at 3:30
GABRILOWITSCH
IN PIANO RECITAL.
Mgt. Loudon Charlton. Mason & Hamlin Piano.

Aeolian Hall, Tomorrow Eve. at 8:15
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SONG RECITAL Renée Thornton
Richard Hageman, Composer-Pianist, at the Piano.
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'NOT GUILTY, LANDIS WRONG,' SAYS DOLAN

Blacklisted Giant Breaks Silence, Asserts His Innocence in Detailed Statement.

VERSIONS OF STORY VARY

Cozy Denies That "I Don't Remember" Was His Answer to Commissioner in Bribery Charge.

For the first time since his discarment from baseball on the charge of having helped Jimmy O'Connell to offer a $500 bribe to Heinie Sand of the Phillies, Cozy Dolan yesterday told his side of the story in detail. To baseball writers in the office of William J. Fallon, his attorney, Dolan re-enacted the incidents before and during his three hearings before Commissioner Kenesaw M. Landis and recited again what he claims was his testimony at the examinations in the Waldorf-Astoria.

At no time in the interview were there any sensational revelations. Dolan denied the truth of Judge Landis's version of what happened at the hearings, denied that he had only said, "I don't remember" in answer to direct questions and asserted with emphasis that he had told the Commissioner he was innocent of the charges and knew nothing of an alleged attempt to bribe Sand to throw a game to the Giants.

In fact, Dolan said, he was so emphatic in his protestations of innocence that he had a violent scene with Commissioner Landis in which the former jurist, according to Dolan, shouted, "I'm an old man but I think I can still take care of myself if you have come down here to start a fight."

Made Denial Before McGraw.

Dolan included the name of John McGraw in his narration when he said that he had told McGraw and Charles A. Stoneham, President of the Giants, in the presence of the Commissioner, that he didn't "know a thing about this."

Dolan's version varied sharply from that of Judge Landis. The Commissioner declared that, when he asked Cozy whether he had talked with O'Connell and suggested the bribe offer, Dolan had answered three times, "I don't remember." On the other hand, Dolan asserts that his answer was "I don't remember such an incident," or "I don't remember such a conversation." Between the two answers, of course, there is a difference, and it is on this rock that the two versions split.

Dolan decided then tedly that at any time he had replied: "I don't remember." He said that his answers had always been either a direct denial of the charge or the equivalent of such a denial.

Step by step he led his listeners through all the incidents of the case, beginning with his original summons to Landis's suite in the Waldorf, passing through the first hearing and the incidents that night, then re-enacting the developments at the second hearing and his suspension that night. As a climax he set forth his version of the third hearing, during the world's series, when the Commissioner and coach are said to have waxed stormy.

Dolan's Version of Case.

Dolan's version of the case was substantially as follows:

"I think it was on Tuesday after the end of the regular season that they told me that Judge Landis wanted to see me in his room at the Waldorf. Yes, I know it was Tuesday now. I went down there wondering what the Judge wanted to see me about. When I arrived he called me by my first name and seemed to be as pleasant as ever. John Heydler, the National League President, was there and also a shorthand man whom I had never seen before.

"Landis began asking me general questions about what I had done on the Saturday before. I didn't know what it was all about, and he began shooting questions at me without any warning.

"'Did you talk with Jimmy O'Connell last Saturday in the clubhouse about offering a bribe to another player?' he asked, and I replied, 'I don't remember any such incident.'

"'In batting practice did you have a conversation with O'Connell?' was the next question.

"'I don't remember any conversation like that,' I said.

"The Commissioner asked a few more questions along the same line, and then read a statement by O'Connell making some charges against me. I was so rattled by everything that was happening that I could hardly tell you what was in the paper. I knew that O'Connell was making some dirty charges against me, and I remember that the names of Frisch, Kelly and Young weren't mentioned. But that's about all I do recall of what was in that statement.

"While the Judge was reading it O'Connell was sitting in a chair near me. He didn't say a word the whole time, and the only time I talked to him was when the Judge asked me how long I had known Jimmy. I wasn't sure whether he had been on the club two years or three, and I turned to him and asked him.

Thought Matter Was Closed.

"When Mr. Landis had finished reading, I told him I didn't remember any of the things mentioned in it. O'Connell didn't say a word, and pretty soon there was a rap at the door, and the Judge asked me to step into another room. I waited there for about forty minutes, and after a while Landis came in, handed me my hat and coat and said, 'That's all, Cozy.'

"I thought the matter was closed, and the next morning I was busy in the clubhouse getting checks from the players for world's series tickets they wanted to buy when Mr. Stoneham called on the phone and told me the the Commissioner wanted to see me again.

"So I went down to the Waldorf, and when I got in Landis's suite McGraw and Stoneham were there with Landis. Mac said to me, 'Cozy, if you know anything about this matter, tell the Commissioner all about it.' I answered, 'I don't know anything about it.'

"Then Landis took me into another room, and when we were alone he said: 'Dolan, what do you know about this matter?' I told him again that I knew nothing about it. Then he went back to where McGraw and Stoneham were, and after a while he came in again and told me that was all.

"That night I was in the Giants' office until 9 o'clock helping with the sale of tickets and making myself busy. I went out to dinner with some of the men there, and along about 11 o'clock somebody handed me a notice from Landis that I had been declared ineligible.

"I went home that night feeling down. The next day I didn't know what to do. I stayed at home all day, but I wouldn't talk to the newspaper men or say anything. I knew I was in a bad fix, and finally I decided to see Judge Landis again. He was in Washington then, but when he came back on Monday I called him up and he said to come right down.

Met Landis at Waldorf.

"When I walked into his room at the Waldorf he said: 'What do you want to see me about?'

"'I want to see you about this case I'm mixed up in,' I said. 'Judge, you're taking my bread and butter away from me. You know as well as I do that I'm not mixed up in this. You know I'm not a crook.'

"'I know you're guilty,' shouted Landis, walking across the room quickly and almost pushing his face into mine. He was sore, and so was I. We stood in the middle of the room, and he must have thought I was going to hit him, for he shouted, 'I'm an old man, but I think I can still take care of myself if you've come down here to fight.'

"'I didn't come here to fight,' I yelled back. 'I came here to tell you my side of the story.'

"'Well, if you came here to start a fight, there's the door over there,' Landis came back.

"I stayed in the room and neither one of us said anything for a few minutes. There was a stenographer there all the time and a big fellow sitting on the lounge. I suppose he was a detective or a bodyguard of some kind.

"Finally I told Landis that when I said I didn't remember about any bribe business I meant that I didn't know anything about it. But he wouldn't listen to me, and finally I went out. I didn't see him again or try to get in touch with him, and I don't know yet why he kicked me out of baseball. I don't know anything about this affair at all."

At the suggestion of Fallon, Dolan agreed to answer any questions put to him by the newspaper men present. His answers were a categorical denial of the charges or of any knowledge that any other Giant had been involved.

Dolan said he knew of nothing that would cause Landis or O'Connell to bear personal animus toward him.

Charge Surprised Him.

"I never had any row with O'Connell and always got along well with all the players," Dolan said. "I've known the Judge for years. When I was in Chicago I used to call at his office, and when I had been away on a hunting trip I would bring him some game. I don't know why O'Connell should have picked me out, or why Landis should find me guilty and acquit Frisch, Young and Kelly."

"Do you know of any reason why any one in baseball would want to get rid of you?"

"No."

"Do you think they are using this affair as a pretext to oust you because of some other trouble you might have been in?"

"Nothing has ever happened that would make me undesirable."

"Did you ever hear any talk of a bribe offer in the clubhouse or on the field?"

"No."

"At the first hearing did you explicitly deny the charges?"

"No. The only thing I ever said was that I didn't remember any such things as were mentioned. Later I told Landis that the whole accusation was a lie."

"Did any other Giant or Philadelphia player offer evidence to substantiate O'Connell's charge against you?"

"Not that I know of. I wasn't there when Frisch, Young and Kelly testified, and I don't know what they said."

Dolan admitted that he might have said something before Landis which the Commissioner misinterpreted.

Fallon said that he would file a suit for damages for slander, for a share of the world's series money and for Dolan's exoneration in the Federal courts here in three or four days. He expects an early trial, and he said he would call Commissioner Landis, Ban Johnson, John A. Heydler, McGraw, Stoneham and all the players involved to the stand.

Counsel for Dolan will also ask for an order requiring Commissioner Landis to deliver to them a copy of the testimony in the hearings.

"Landis should make Dolan's testimony public now," said Fallon yesterday. "Cozy has contradicted the Commissioner's version, and the only way to clear it up is to publish the minutes. The public has a right to know what happened at the hearings, at least so far as Dolan was concerned."

PAUL WINS SKATE RACE.

Scores His First Victory in Event at 181st Street Ice Palace.

Peter Paul of Franklin, N. J., won his first indoor ice skating race in his two years of competition at Iceland last night when he captured the half-mile Class A handicap event by five yards over Walter Rutter of the 181st Street Ice Palace. William Murphy of the 181st Street Ice Palace was a close third. The time was 1:35. West Becker, scratch man, qualified in the heats but was shut out in the final.

Miss Elsie Muller of Iceland finished first in the women's 220-yard race from scratch, doing the distance in 0:27 1-5. while Miss Dot Jackson, also of the home club, was second. The men's half-mile Class B event was captured by H. Stanton of Paterson, N. J. His handicap was twenty yards and his time 1:40 1-5.

The summaries:

Class A—Half-Mile Race, Handicap—Won by Peter Paul, Franklin, N. J. (60 yards); Walter Rutter, 181st Street Ice Palace (55 yards), second; William Murphy, 181st Street Ice Palace (10 yards), third. Time—1:35.

Women's 220-Yard Race, Scratch—Won by Miss Elsie Muller, Iceland; Miss Dot Jackson, Iceland, second; Miss Caroline Bretter, Women's Skating Association, third. Time—0:27 1-5.

Class B—Half-Mile Race, Handicap—Won by H. Stanton, Paterson, N. J. (20 yards); H. Gruman, Brooklyn Ice Palace (40 yards), second; R. Corke, Yonkers (15 yards), third. Time—1:40 1-5.

Class C—220-Yard Race, Scratch—Won by H. Housler; H. Barnett, second; J. Zetlin, third. Time—0:25 2-5.

KICKING DRILL FOR N. Y. U.

Howley Practices Scoring Placement Goals in Long Session.

Punting and drop-kicking was the order of the day yesterday afternoon on Ohio Field when Coach Thorp sent his New York University football squad through a long but not strenuous practice session. Howley, the Violet placement kicker, spent over an hour in kicking the ball over the goal for the point after touchdown. He placed fifteen in succession from the 20-yard line. Bolden, who will do the kicking off this coming Saturday, also worked hard. The practice was terminated with a long signal drill in which the forward pass was stressed. This is undoubtedly the method of attack that will be used against Trinity Saturday.

The Violet team will start Saturday minus Captain Treacey at his usual guard position. Treacey has a wrenched back. Hawes, Thorp's first choice quarterback, has a bad foot and is also on the hospital list, and it was rumored today that he would be out of the running for over a week. This means that Sehres will call the signals Saturday.

PENN ELEVEN BELOW FORM.

Coaches Warn Against Overconfidence in Virginia Game.

Special to The New York Times.

PHILADELPHIA, Oct. 23.—Shouting warnings against overconfidence and emphasizing the failure to strike their stride in preparation for the Virginia game, the Penn coaches took the varsity football players to task today. The first and second varsity teams were not allowed to scrimmage, but the third varsity took on the scrub and freshmen.

Fundamentals and a mock scrimmage on defense against the open attack of the Southerners took up considerable time. In the varsity signal drill the same line-up that started against Columbia was used, and it is virtually assured that these men will be in at the opening kick-off against Virginia: Fairchild and Craig, ends; Robinson, centre; Thomas, quarterback; Fields and Captain McGraw, halfbacks, and Kruer, fullback.

British Turf Not Adaptable To Sliding, U. S. Teams Find

Copyright, 1924, by The New York Times Co.
Special Cable to THE NEW YORK TIMES.

LONDON, Oct. 23.—The Giant and White Sox players, here tonight after their exhibition game in Liverpool this afternoon, were massaging aching hips, the result of a painful discovery that the renowned British turf is not adaptable at all to sliding. For England it was a fine October afternoon, though a trifle cool for baseball, but the ground was very soggy, and when the players tried to slide they found that the turf is not used to being treated that way, its tendency being to keep people erect. When they did go down it was with a rude jolt and not much of a slide.

SOX DEFEAT GIANTS IN OPENER ABROAD

Ruel's Batting Helps to Win the First Game of Exhibition Tour in Liverpool, 16-11.

PLAYERS SURPRISE BRITONS

Critics Expected "Toughs," Met "Diverted Doctors and Lawyers" —Astounded at Salaries.

LIVERPOOL, Oct. 23 (Associated Press)—A crowd of more than 2,500 today witnessed the opening European exhibition game between the Chicago White Sox and the New York Giants. The Sox won by a score of 16 to 11. The game was played at the Everton football grounds.

This is the way a British press agency described the game:

"Many who had not previously witnessed a ball game were astounded by the prodigious hitting of the American batsmen, the ball frequently falling into the stands. The play was exceedingly fast, but the smart fielding of the Chicago side was the downfall of the New Yorkers. The latter held the lead until the sixth inning, but the Sox gathered four runs in the sixth to lead by 7 to 6.

"The seventh inning gave the Sox the most commanding lead of 16 runs to 7, but they failed to increase this in the following two innings, where the Giants put on four additional runs, to be beaten by five runs. Mostil of the Sox, playing at left field, made some wonderful catches in the outfield. On one occasion he had to lean over the barrier in an attempt to hold the ball.

"Ruel was the outstanding batsman. He often drove the ball among the spectators in the stands. Kamm, at right field, also played a fine game, while Robertson was the best of the pitchers."

The score by innings:

White Sox	2	1	0	0	4	8	0	0	1	—16
Giants	1	0	0	1	3	1	1	1	1	—11

Appearance Astounds Critics.

Copyright, 1924, by The New York Times Company.
Special Cable to THE NEW YORK TIMES.

LONDON, Oct. 21.—The visit of the American baseball teams is arousing great interest here, and a number of English reporters were on hand at Liverpool when they arrived yesterday aboard the liner Mont Royal. These newspaper men were surprised at the appearance of the athletes, and one of them writes:

"I bet you ten dollars to the cat's pajamas that they are utterly unlike anything England has ever expected a baseball outfit to resemble. I expected a gang of huskies, a bunch of rowdies with Derby scowls and an Apache slouch. Instead, I met eighteen clear-eyed American university graduates, shy as a bevy of schoolgirls and, between ourselves, one of the best-looking bands of athletes which have landed in England.

"'Why are you like this?' I asked in disgust. 'You've ruined my report. England expects you to chew gum and talk like O. Henry. We think baseball professionals are champion rich-ear merchants and the last word in slugging.'

"I then learned that financially it is much better to be a first-class pitcher on the White Sox than Prime Minister of England, and it is a pretty sight, too. First-class baseball salaries average £3,500 a year. No wonder these lads bristle with gold cigarette cases and platinum watches.

Are Diverted Intellectuals.

"In short, modern professional baseballers are diverted lawyers, doctors and possibly Presidents of the United States, and over the Martinis, to which, like all good prohibitionists, they gravitated as if obeying a natural law, we were soon discussing Thomas Hardy, Shakespeare, Mussolini, President Coolidge and Ramsay MacDonald's Russian loan."

Another reporter writes: "When one realizes that of all Americans baseball players are popularly supposed to be the least reserved and retiring the fact that I mustook one of them for a Sunday school teacher is all the more surprising. I found him uttering a mild rebuke to an able seaman who appeared to be incapable of washing the fore-deck without throwing water over passengers. 'Be careful, Henry, he was saying, 'you're wetting my feet.'"

Tom Webster has an amusing cartoon in The Daily Mail in which he essays to describe some of the personalities one sees at a baseball game. The umpire, we are told, wears a mattress and head shield and is thrown at principally by the visiting crowd. The catcher is a man who issues instructions to his pitcher and only speaks nicely when he is at home. The pitcher gets so much money that he would employ Rockefeller to put oil in his car. The batter has an allowance that sounds like the national debt. The duty of the rooter is to tell the other side their shortcomings as public entertainers.

"Needless to say," adds Webster, "a rooter has no soul." In proof of this, Webster gives a caricature of a rooter who is yelling, "Call yourself a pitcher! You've got a frozen arm, a glass elbow and your chewing gum is false."

Small Field Made Scoring High.

The teams arrived in London tonight from Liverpool and went direct to their hotels, the Giants to the Metropole and the White Sox to the Victoria. American visitors here chaffed the players about the showing they made in the first match at Liverpool this afternoon and the big scores. When asked what it was John McGraw just laughed and said, "I got tired of counting."

"I guess it was the fault of the ground," continued McGraw. "It had accommodated 40,000 persons yesterday comfortably enough at an international football match, but was quite too small for all the hard hitting. Home runs were impossible and we had to establish a two-base rule. Most of the runs were scored by hitting into the stands, where on home diamonds most of the hits would have been caught. But it pleased the crowd, so what did it matter. They seemed to like to see us hit."

Altogether, McGraw was quite contented tonight.

"We had twice as many people as I hoped for," he said, "and Stamford Bridge, where we played when we were over here before in 1914, is more roomy. Football fields with their stands seem to crowd a baseball team. We would like to have played in the Stadium, but a rodeo cut up the turf so much last Summer that it was impossible. However, if I can show people over here what a fine game baseball is I shall be satisfied."

CORNELL DEVELOPS PASSES.

Whetstone Opens Up Effective Aerial Attack Against Third Team.

Special to The New York Times.

ITHACA, N. Y., Oct. 23. — Today's Cornell football practice developed a change in offensive policy, the varsity turning to the forward pass with effective results. Throwing wide, slanting passes to Kneen and Henderson and then switching to the short pass over the line of scrimmages, Whetstone kept the third team constantly guessing and uncovered an aerial attack which as a general rule was well screened and generally effective. Few passes were grounded. Patterson, whose work at left half stood out; Isaly and Whetstone himself all figured prominently in the passing game.

The line showed more dash and speed, and it begins to look like a typical Dobie group of forwards. New men like Munns and Hill are catching up with the regulars, Affeld, Morris and Kearney, and if one good back can be developed in the next week Cornell will feel better about the Columbia invasion next Saturday.

LLOYD WINS MEDAL IN INVITATION GOLF

Greenwich Player's 77 Leads in Qualifying Round at Westchester Biltmore.

IS TWO STROKES OVER PAR

Victor Closely Approaches West Course Figures—McAleenan Is Runner-Up With 79.

Special to The New York Times.

RYE, N. Y., Oct. 23.—Larry Lloyd of the Greenwich Country Club was the king bee in the qualifying round of the annual Westchester Biltmore invitation tournament, which opened here today. Lloyd's 77, within two strokes of the par figures for the west course, on which the qualifying round was played, gave him the medal by a margin of two strokes, his closest rival for the honor, Austin McAleenan of Fox Hills, requiring a 79. The Staten Islander had a one-stroke lead on Lloyd up to the turn, he being even par for that distance with a 38, while Lloyd was 39. But the latter did the final nine holes in 38, one over par, whereas McAleenan was 41.

Following Lloyd and McAleenan across the qualifying wire were two linksmen from other lands—James D. Standish Jr. of Detroit, one of the officials of the U. S. G. A., and Arthur (Ducky) Yates, the long-hitting Rochester star. Standish and Yates tied at 80. The former, who has been playing the best golf of his entire career this season and who came back into possession of the Michigan State crown this year after a long lapse of proprietorship, might easily have nosed Lloyd out for the medal had it not been for a breakdown with his goal in plain sight.

Coming up to the fifteenth hole, Standish, in spite of his 41 for the outgoing nine holes, needed only par for a 76, which, although he probably didn't realise it at the time, would have given him the medal. The fifteenth is only an easy pitch from a tee built up on the rocks to a good-sized green. It is a hole that does not require extraordinary skill to equal par. Standish, however, pulled his niblick pitch to the left and then overplayed the hole in his chip. He was still left with a chance for a 4 and par the remainder of the way would have given him a tie. But, having played the hole feebly up to this point, Jimmy decided to continue, and a three-pull green was the result.

Standish Loses Chance.

That left him with something heroic to do at the next three holes, and none of them are particularly easy ones. The sixteenth is a dogleg two-shotter. With the drive placed right the rest is easy, for the green opens up invitingly with mounds on either side and behind to stop the pin-seeker who may employ a bold stroke. Standish was home with his second, but again took three putts to hole out, and the jig, so far as concerned his winning the medal, was up. Nothing mattered for him then, not even a fine 4 at the seventeenth over the pond, nor an easy gonig 6 at the home hole.

The short holes, the second, seventh, tenth and fifteenth, ruined Yates's otherwise excellent card. The eighth contributed to his downfall, for it cost him a 6, the only 6 by the way, that he had on the entire round. But at nary a one of the one-shot holes was Yates, winner of the medal and the final at Shawnee recently, able to get his ball anywhere near the pin in 3os. The proper figure at all of them the medal would have been his in spite of the 6 at the eighth.

There were a few surprise packages during the day, one of them was the failure of young Richard A. Jones of Westchetser Hills to come closer to the medal than he did. Still another, and one that occasioned even greater surprise, was J. G. Anderson's narrow escape from the ignominy of the second sixteen. The Winged Footer, who beat Cyril Tolley out of the French amateur title this year, used up 44 strokes on the first nine holes, almost one-fifth that number at one hole, the eighth, where 8 was his figure.

Others have had trouble at this hole, Arthur G. Havers, the British open champion of a year ago, being one of the most distinguished to come a cropper there. It is one of those trouble-making holes which puts a premium on caution. If you creep up to it you're likely to be all right, but if you dash at it top-speed there's no telling what may happen until it actually happens.

Anderson Off Form.

Anderson was not going any too well when he reached the eighth, especially after a bad patch between the second and the fourth holes inclusive, so he was ill-prepared for what was to follow.

When it was all over the Winged Footer had a 44 for the first nine and his work cut out for him if he meant to get in with the first division. From the fatal eighth on, however, he was never more than a stroke off the leaten par path and got into the first division by a hair-line margin.

Lloyd, in winning the medal, hovered close to par all of the way. On the outgoing nine his only mistakes came at the fifth and eighth holes, where he lost two strokes. A birdie at the sixth, however, gave him back one of the wasted shots. He failed to get home from the tee playing to the tenth but got a 4, played the next six holes in one under par, lost another shot at the seventeenth, but wound up with a 5 on the home-hole.

His card with par:

										Out	In	Total
Par	4	5	5	4	5	3	4	4	5	39	38	77
Lloyd	4	5	5	5	4	3	5	4	5	40	37	77

The scores:

	Out	In	Total.
L. M. Lloyd, Greenwich	39	38	77
Austin McAleenan, Fox Hills	38	41	79
Arthur Yates, Rochester	41	39	80
J. D. Standish Jr., Detroit	41	39	80
C. E. Van Vlick, Garden City	41	40	81
H. K. B. Davis, Lido	42	39	81
R. E. Marsh, Westchester Biltmore	41	41	82
T. H. Clarkson, unattached	41	41	82
C. H. Paul, Westchester Hills	43	40	83
E. W. Conklin, Westchester Biltmore	41	42	83
R. A. Jones Jr., Westchester Hills	43	40	83
J. H. Van Buren, Buffalo	41	42	83
L. G. Spindler, Westchester Biltmore	42	42	84
J. G. Anderson, Winged Foot	44	40	84
S. E. Budd, Westchester Biltmore	43	42	85
J. Chambers, Westchester Biltmore	42	44	86
H. C. Robinson, Plainfield	43	43	86
J. B. Turner, Westchester Biltmore	42	44	86
R. Edwards, Belleclaire	44	43	87
J. J. Turner, Westchester Biltmore	47	41	88
E. G. B. Riley, Fox Hills	45	43	88
J. B. Kopf, St. Albans	43	45	88
Dr. W. O. Smith, Westchester Biltmore	45	43	88
W. S. Blizzard, Westchester Biltmore	40	48	88
R. H. Gens, Fox Hills	46	43	89
E. M. Mandel, Engineers	46	43	89
J. L. Brown, Hudson River	44	45	89
E. De Cordova, Westchester Biltmore	47	42	89
C. F. Stoddard, Westchester Biltmore	44	46	90
Hugh Halsell, Bleepy Hollow	46	44	90
E. M. Reed, Scarsdale	42	48	90
J. B. Campbell, Westchester Biltmore	45	45	90
F. A. Graynor, Apawamis	48	43	91
L. C. Dalton, Belleclaire	50	41	91
J. T. Smith Jr., Greenwich	46	45	91
O. S. Redfield, Greenwich	47	44	91
Alex. McLeod, Westchester Biltmore	43	48	91
W. Morgan, Westchester Biltmore	47	44	91
W. A. Bartle, Ardsley	46	46	92
E. Fitzgerald, Westchester Biltmore	48	47	95
J. H. Forsman, Westchester Biltmore	45	49	94
S. R. Hollander, Westchester Biltmore	46	48	94
S. W. Hinsley, Belleclaire	47	48	95
C. G. Lueder, Sewaney	47	48	95
Ray Thompson, Westchester Biltmore	48	47	95
A. N. Milne, Westchester Biltmore	47	48	95
P. P. Woods, Westchester Biltmore	45	50	95
H. Zuber, Westchester Biltmore	48	48	96
Guy A. Reed, Westchester Biltmore	47	49	96
G. Christy, St. Albans	47	50	97
C. F. Ziegler, Engineers	56	41	97
A. S. Chalmers, Westchester Biltmore	45	53	98
Oscar Seebass, Westchester Biltmore	47	51	98
A. Veitch, Westchester Biltmore	50	49	99
H. M. Brennan, Westchester Biltmore	51	48	99
J. Murphy, Westchester Biltmore	51	50	101
P. S. McLaughlin, Westchester Biltmore	49	52	101
J. F. Pershing Westchester Biltmore	49	52	101
J. N. Farrell, Westchester Biltmore	51	50	101
D. K. Felton, Westchester Biltmore	52	50	102
T. R. Grunler, Mahopac	54	48	102
Roger Thompson, St. Andrews	53	51	104
H. A. Fogg, Westchester Biltmore	49	55	104
A. Longworth, Grassy Sprain	51	53	104
Richard Sheridan, Westchester Biltmore	57	48	105
L. A. Ripley, Cobb's Creek	51	54	105
F. S. Dalrymple, Westchester Biltmore	50	57	107
O. J. Lynch, Westchester Biltmore	55	54	109
J. S. Ogilvie, Grassy Sprain	50	59	109
W. Samson, Westchester Biltmore	57	52	112
Charles E. Burchell, unattached	54	58	112
Charles Harwood, Westchester Biltmore	55	57	112
W. H. Kreale, Westchester Biltmore	57	59	116

NAVY STARS RETURN.

Taylor and Bernet Strengthen Team for Game Tomorrow.

Special to The New York Times.

ANNAPOLIS, Md., Oct. 23.—With the return of several varsity players, notably Captain Taylor and Bernet, the regular ends, the Navy football team looked this afternoon to be in much better shape for the West Virginia Wesleyan game on Saturday.

Only Lentz, left guard, and Wellings, halfback, stayed out of the scrimmage this afternoon, and both are the only ones who may not start Saturday. Chances favor Wellings playing part of the game, though Lentz, whose nose was broken in the Princeton game, may be given a rest. Both are working every day, however, and are keeping in condition.

Cross played in Lentz's place while Banks was in the back field for Wellings, the other backs being Shapley, Flippen and H. H. Caldwell. Playing against Squad B, which furnished such stiff opposition yesterday, the varsity looked like another team today and had no difficulty in carrying the ball nearly the length of the field for touchdowns on two occasions. Shapley, carrying the ball on most plays, made both scores.

ARMY READY FOR FRAY.

Completes Preparations for Game With Boston University.

Special to The New York Times.

WEST POINT, N. Y., Oct. 23.—Army today finished preparations for the Boston University game on next Saturday. Although the work for the varsity men was light, the rest of the squad scrimmaged for an extended period. Whether there has been any improvement this week in the tackle and end situation remains to be seen.

A lot of attention has been given, since Notre Dame circled Army's flanks with ease, to defensive plays against the wing attack. Ends of the calibre of Don Storck, Glasgow and Boyle, a trio of wing men lost by graduation last June, are hard to find among the aspirants. Gilbreath, Frazer, Davidson, Simonton, Born, Brentnall and Harbold all have been used at intervals this week. Gilbreath and Davidson have been showing such good form that it is quite likely this pair will start against the Hub collegians on Saturday.

C. C. N. Y. CAPTAIN BACK.

Phildius, Reported Out for Rest of Season, Again Dons Uniform.

Eyes opened wide at Lewisohn Stadium yesterday when Phildius, City College's football captain appeared on the field in uniform. Phildius received an injury to his shoulder blade in the Stevens game, the first or the year, and was announced as being out for the season. Since that time Phildius has worn his arm in a sling continually. Yesterday the crack end removed the bandage and, donning his uniform, came out for a very light limbering up session. Phildius's physician advocates the method of exercising injuries of this sort instead of employing the old-time rigid cast.

Phildius is anxious beyond imagination to play again, but has been informed that to do so in his present condition is to undergo a great risk. The plucky Lavender leader is adamant in his desire, however, and expects to be on the left wing at the kickoff at Clinton, where C. C. N. Y. meets Hamilton next week.

STEVENS PLAYERS SHIFTED.

Changes in Line and Backfield Made for Swarthmore Game.

The Stevens Tech football team had a hard drill yesterday in the next last workout in preparation for the annual battle tomorrow with the Swarthmore eleven at Swarthmore. Head Coach Stallings put his men through a long scrimmage and a short signal drill yesterday and announced himself as quite well satisfied with the work of the eleven.

The backfield will be minus the services of Captain Harold O'Callaghan in the second game in two weeks. A pulled tendon has kept him out of the line-up. Allen has completely recovered from shoulder bruises and will call the signals.

HARMON BEATS HARTLEY.

East Side Lightweight Gets Decision in Rink S. C. Bout.

Willie Harmon of the east side easily outpointed Pete Hartley of the Bronx in the main bout of ten rounds at the Rink Sporting Club in Brooklyn last night. No knockdowns were scored. Harmon weighed 142½ pounds and Hartley 136¼.

Johnny Drew of Harlem, 130, earned a knockout victory over Johnny Gleason of the east side, 133, when the referee stopped the bout in the second round. Gleason substituted for Tony Palmer. Jackie Gordon of East New York, 124½ pounds, got the decision over Herman (Kid) Silvers of Harlem, 122, after a slow ten-round bout.

OTHER BILLIARD RESULTS.

Robert Cannefax, world's three-cushion billiard champion, won the first two blocks of his 300-point match with Ralph Greenleaf, holder of the world's pocket billiard title, at the Strand Academy yesterday. Cannefax took both blocks, the first by a score of 50 to 37 and the end of the second session found him leading Greenleaf by 100 to 74. The afternoon block went sixty-two innings, while in the evening the men speeded up their play and went only forty-nine innings. Both men had high runs of 5 in the afternoon, while Cannefax made a high run of 8 in the evening block.

L. A. Servatius and Frank L. Gray were last night's winners in the Class C amateur 18.2 balk-line tournament being conducted at the Recreation Academy, Brooklyn. Servatius defeated George Steinbugler, 150 to 128 in fifty-four innings. Servatius had an average of 2 42-54 and a high run of 17. Steinbugler's average was 2 20-54 and his high run 10. Gray defeated J. H. Langdon, 150 to 133 in fifty-three innings. Gray's average was 2 44-53 and his high run was 17. Langdon's average was 2 22-53 and his high run 14.

Joseph Cosgrove defeated William MacAllister in the Greater New York three-cushion championship tourney at the Hoppe Billiard Academy last night by a score of 25 to 17 in fifty-one innings. The winner had a high run of 3 and the loser one of 2. In another match George La Rue defeated Harry Rose, 25 to 22, in forty-six innings. La Rue's best run was 4 and Rose's was 3.

DODGE TROPHY RACE DATES ARE NAMED

New Power Boat Speed Classic Will Be Staged at Miami March 20-21.

GOLD CUP RULES CHANGED

Event to Be Under Supervision of Contestants—Still Re-elected A. P. B. A. Head.

The annual meeting of the American Power Boat Association was held yesterday at the Hotel Commodore, forty-two of the member clubs being represented, to elect officers for the coming year and take up changes in the racing rules. The Horace E. Dodge Memorial Trophy, recently given by Horace E. Dodge, the automobile manufacturer, as a perpetual challenge trophy in memory of his father, was officialy accepted by the association at the meeting, and the dates of the first contest for this prize were designated.

The new trophy will be raced for first at Miami March 20 and 21 next year, and the second competition for the trophy will be in New York waters in conjunction with the Gold Cup contest. The date for the Gold Cup race has not been determined, but it will be decided late in August or early in September.

It was announced that besides giving the trophy Mr. Dodge had "endowed" the race fund sufficient to finance all costs of holding it for all time. It is understood that the race fund is $25,000.

Frederick R. Still of this city was re-elected president of the association. W. D. Edenburn of Detroit, secretary. Its Hand of this city Treasurer, Arthur J. Utz, Buffalo, measurer; Henry Sampson Jr., Douglaston, L. I., timer; F. W. Herrenburger of this city, surveyor. The ten Vice Presidents of the association were not voted on at the meeting. They are elected from the various districts that they represent.

In regard to the racing rules it was decided at the meeting that in future races for the gold cup will be governed practically by contestants themselves. The actual governing body which will frame the rules for the race will be known as the Contest Board. This board will be made up by the contestants in the race to be decided; the contestants who have taken part in the race for the two previous years; the Chairmen of the Racing Commission for the past two years and the members of the Current Racing Commission.

By making this ruling the association members feel that no possible dissatisfaction with the rules prevailing will arise after a race.

The provision in the racing rules governing the gold cup allowing a contesting boat to be of clinker build, or with overlapping timbers, was taken out and hereafter all boats racing for this trophy must be of smooth or carvel build. It was because of a technical violation of the rules as regarding clinker build that Rainbow IV, owned by Harry E. Greening, winner of the last gold cup, was disqualified and Baby Bootlegger, owned by Caleb Brags, representing the Columbia Yacht Club, which finished second, was declared the winner.

In reference to the gold cup rules it was decided that should the club whose representative was the winner of the cup be unable to hold a race for the trophy in the following year the cup should go to the boat finishing second.

Although only one challenge for the gold cup has been placed on file with the American Power Boat Association, Secretary Edenburn stated at the meeting that at least twenty entries were expected in this fixture. The challenge already received was from Carl G. Fisher, representing the Miami Beach Yacht Club, who entered his boat Baby Shadow.

It was announced that the Dodge Trophy Race would represent the Interclass championship in the speed boat division. The heats in this race will be twenty miles in length and the winner would be the boat first winning four heats.

Leaping Salmon Excite Ruth, Babe Cuts Hand on Auto Door

YREKA, Cal., Oct. 23.—Babe Ruth, home run king, became so excited here yesterday while watching salmon leap in the Klamath River that he thrust his hand through the glass door of his automobile. He cut his hand slightly and a physician treated it here. It is expected that he will be able to play ball in San Francisco Saturday.

Yreka is eighty-five miles east of Crescent City, Cal. It is the capital of Siskiyou County.

Dodge to Build Three Boats To Compete for the Gold Cup

Horace E. Dodge, the automobile manufacturer, who is also interested in motorboat racing, will build three boats to compete for the Gold Cup blue ribbon trophy of motorboat racing to be decided in New York waters next August. Mr. Dodge made known his intention at the annual meeting of the American Power Boat Association held yesterday at the Hotel Commodore, of making a "triple threat" for the cup. Each of the Dodge speed boats in the Gold Cup race will represent a different club—one the Columbia Yacht Club of this city, one the Detroit Yacht Club and a third the Buffalo Launch Club. Gar Wood, it was reported, also will build three boats for the Gold Cup.

M'TIGUE MAY SIGN TODAY FOR MATCH

Expected to Agree to Title Bout Against Berlenbach—Tunney May Meet Winner.

The proposed world's lightheavyweight championship bout between Mike McTigue, the titleholder, and Paul Berlenbach, Astoria challenger, is expected to be clinched today when the rival boxers and their respective managers, together with Billy Gibson, manager for Gene Tunney, the American champion, appear at the offices of the New York State Athletic Commission.

The hitch in the proceedings to date has been the instance of the commission that the rivals post a bond guaranteeing a bout between the winner and Tunney and the failure of the principals to come to terms on such an agreement.

At the office of Gibson, however, it was announced yesterday that an amicable settlement had been reached and that all parties interested would appear at the commission today ready to sign articles of agreement all around.

Gibson stated he was confident no further difficulties would arise between himself and Paddy Mullins and Dan Hickey, managers of McTigue and Berlenbach, respectively, and that the McTigue-

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Colt Is Never Headed in Journey of Mile and 70 Yards Over the Empire City Course.

HARVEY SCORES A DOUBLE

Earns Brackets With Rosa Yeta and Rinkey, and Finishes In Money Five Times.

Running in front from flagfall to finish, J. F. Richardson's four-year-old chestnut colt Rigel yesterday afternoon won the Fordham Claiming Stakes for three-year-olds and upward over the course of a mile and seventy yards at the Empire City track. In light under 103 pounds and well handled by M. Fator, the son of Ballot and Picton's Pride ran the distance in the good time of 1:42 4-5 over a fast track. Seven ran and the winner was held at 8 to 1 at post time. The race was worth $2,210 to the owner of the winner.

The Beech Nut Claiming Handicap, at about six furlongs, for two-year-olds, was a victory for the Vulcain colt Hayward, owned by Mrs. T. O. Webber. The Keystone Handicap, at a mile and seventy yards, for fillies and mares, was won by the Greentree Stable's Rinkey in a field of three.

Jockey William Harvey was in rare form yesterday, having five mounts and bringing them all home in the money. He won with Rosa Yeta in the first, was third with Master Billy in the second and second with The Poet in the third number. His second winner was Rinkey in the fourth and in his final engagement of the afternoon in the fifth race he was third on Bright Steel. Jockey McAtee was taken ill and was forced to cancel his engagements to ride Dry Moon and Lawless.

Hayward Shows Speed.

Rigel had to run the fastest mile and seventy yards of the meeting to win the Fordham Claiming Stakes. The Rancocas cast-off broke fast from No. 2 post position, was clear of the interference on the first turn, and M. Fator rated him out in front all the way, holding the others safely by two lengths for practically the entire journey. F. M. Kelly's Omar Khayyam colt, The Poet, was the most dangerous contender, Harvey bringing the three-year-old home a couple of lengths in back of the winner and taking the place by five lengths from Marshall Field's Modo, which had been shut off.

Rigel was in light under 108 pounds, the fractional times being 0:24, 0:47 3-5, 1:12 3-5, 1:39, 1:43 3-5. The winner opened at 6 to 1 and went to 8 to 1 at post time. The Poet and James Butler's Sleepy Head were equal choices at 18 to 5. Sleepy Head packed top weight at 115 pounds.

Eight paraded for the dash of about six furlongs of the Beech Nut Claiming Handicap for two-year-olds, with J. L. Lurding's Master Bill the 2-to-1 choice. The field was unable to hold the pace set by Mrs. T. O. Webber's colt Hayward, which was off at a terrible clip, going to the quarter in 0:22 3-5 and to the half in 0:46 4-5. Marinelli and the mount of Walls saved ground with American Flag on the turn for home by bringing him through on the rail and he won going away by a length and a half from Walter J. Salmon's filly Primrose Volante was third.

The summaries:

FIRST RACE—For two-year-olds; claiming; purse $1,300; five and one-half furlongs. Edinburgh, 107 pounds (Ambrose), $8.80, $6, $3.70, first; Bryndesr, 102 (L. Lang), $3.30, $2.60, second; Ampolac, 112 (Walls), $3.50, third. Time—1:07 4-5. Vuena Vista, Clear View, Head Line, Travera, Clug, Miss Bezeito, Wiser, Westover, Redux, Dorothy Giplin, Big Ship and Calembour also ran.

SECOND RACE—For four-year-olds and upward; claiming; steeplechase; purse $2,000; two miles. Grenadier, 139 pounds (Gallagher), $4.70, $3.10, $3.10, first; Jim Coffroth, 141 (Pierce), $6.80, $4.40, second; Connibert, 144 (Mergler), $4.30, third. Time—4:00 4-5. Abydos, Houyhnhnm, Draft and Chuckle also ran.

THIRD RACE—For three-year-olds and upward; claiming; purse $1,300; six furlongs. Silk Tassel, 112 pounds (Pierce), $2.80, $2.50, $2.50, first; Carlton, 104 (Maiben), $11.90, $6.60, second; Leatherwood, 106 (Parke), $5, third. Time—1:12 4-5. Coral Reef, Scotch Broom, King's Ransom, Exalted Ruler, Hildur and Dream Maker also ran.

FOURTH RACE—For two-year-olds; allowances; the Easton Purse; purse $1,500; six furlongs. American Flag, 112 pounds (Walls), $3.70, $2.70, $2.60, first; Primrose, 100 (Maiben), $2.40, $2.50, second; Volante, 108 (Ambrose), $7.10, third. Time—1:12 2-5. Forecaster, Senor, Battlefield and Sanford also ran.

FIFTH RACE—For three-year-olds and upward; allowances; the Blandensburg Purse; purse $1,500; one mile and seventy yards. Blind Play, 103 pounds (Kennedy), $3.70, $2.70, $2.20, first; Bonaparte, 103 (Randall), $5, $3.10, second; Lucky Smoke, 103 (L. Lang), $3.60, third. Time—1:43 2-5. Barbary Bush and Bonnie Omar also ran.

SIXTH RACE—For three-year-olds and upward; claiming; purse $1,200; one mile and one-sixteenth. The Reaper, 102 pounds (Maiben), $17.80, $7.40, $4.40, first; Despair, 110 (Parke), $3.50, $3.40, second; North Wales, 110 (Ambrose), $8.60, third. Time—1:47 1-5. Donegal, Dumbfounder, Sam Smith, Cote D'Or, Day Lilly, Dan, Search Light III., Serbian, Zouave and Mosacky also ran.

SEVENTH RACE—For three-year-olds and upward; claiming; purse $1,300; one mile and one-eighth. Prince Hamlet, 104 pounds (Pierce), $10.40, $7.50, $4.40, first; Ed Pendleton, 101 (L. Lang), $19.70, $10.80, second; Scoop, 109 (Maiben), $5.20, third. Time—1:53. Flying Cloud, Gueiph, The Roll Call and Humboldt also ran.

Weather clear; track fast.

JOCKEY SEMI-CONSCIOUS.

Colen, Hurt at Empire City, Has Fighting Chance to Live.

Jockey John Colen, the apprentice boy who was dangerously injured when his mount fell with him in a race at the Empire City track on Tuesday afternoon, was reported to be in about the same condition at the Homeopathic Hospital at Yonkers last night.

He remains in a semi-conscious condition, although hope is still held out that he will recover. His employer, Thomas Carroll, who visited the hospital yesterday, said at the track that the boy seemed to be holding his own in his fight for life.

EMPIRE CITY ENTRIES.

FIRST RACE—Claiming; for two-year-olds; about six furlongs. *Walter E. 104 pounds, *Gipsy Fiver 106, *Confluenta 104, *Hendrick 103, *Adrianopie 105, *Canister 110, *Johnathan 100, *Pleasure 108, *Pave Goldie 104, *Wrackiane 105, *Candy Stick 106, *New Hope 106, *Carthage 104, *Valentine 104, *Myrtle Bella 102.

SECOND RACE—Claiming; for fillies and mares; three-year-olds and upward; about six furlongs. Sun Silent 106 pounds, *Hard Baragin 101, Repartee 104, All in All 106, Carman Pantages 108, *Lacey Audrey 100, Countess Claringe 103, *Variation 111, *Lady Boss 103, Lady Rose 106, *Lee Adrin 106, Ducky 106, Idle Thoughts 106, *Vera Vennie 101, Elida Gray 110, Gladys V. 101.

THIRD RACE—Conditions; for three-year-olds and upward; one mile and seventy yards. Fraternity 2d 116 pounds, Swingalong 117, Upsel 110, Crack O'Dawn 116.

FOURTH RACE—New Haven Handicap; for three-year-olds and upward; one mile and seventy yards. Wilkes-Barre 118 pounds, Iesocleles 105, Nose Dive 126, Long Point 118, Feygan 115, Fraternity 2d 108, Frederickstown 111.

FIFTH RACE—Claiming; for three-year-olds and upward; one mile and seventy yards. Lovelinese 105 pounds, Lovey 110, *Byron 100, Satellite 98, *Canyon 101, Redskin 100, *Prima Donna 103, *Sword 103, Bowmen 100, Wrackhorn 104, Skirmish 111, *Pak Casey 105, Escoba, D'Oro 101, *Flying Devil 111, *King O'Neill 2d 107, *High Prince 121, Park Hill 114, Kellesman 116, *Dr. Dave Harrington 102, Valor 105.

SIXTH RACE—Conditions; for two-year-olds; five and a half furlongs. For one 112 pounds; Emissary 116, Millwick 115, Perroquet 112, White Wash 113, Sweet Ann 115, Noah 113, Oakpiece 116, Danby 112, Night March 118.

*Apprentice allowance claimed.

Weather clear; track fast.

FOOTBALL RESULTS.

South Carolina 3, Clemson 0.
Hamilton 7, Millsaps 0.

Papyrus Is Retired to Stud After Defeat in Last Start

Papyrus, winner of the Epsom Derby of 1923 and which came to the United States to be beaten by Zev in the international race at Belmont Park, has been retired to the stud, according to a letter just received here from his trainer, Basil Jarvis. The son of Tracery will go into service with a full book at $300. Papyrus has raced very well this year and was beaten by narrow margins only for some of the best races of the season. His best race was in the Jockey Club Stakes, in which he was beaten half a length by the great mare Tercsina, also by Tracery. Ben Irish sold Papyrus to J. W. Hornung, a London sugar merchant, after his return to England for a reputed price of $175,000.

INAUGURAL PURSE WON BY BLOTTER

Feature of Churchill Downs Opening Program Goes to 34-to-1 Shot.

LEE O. COTNER TRIUMPHS

Defeats Bud Fisher's Swope by Two Lengths in Seven-Furlong Dash.

Special to The New York Times.

LOUISVILLE, Ky., Oct. 23.—At Churchill Downs this afternoon the Kentucky Jockey Club opened its Autumn meeting of fifteen days with the Fall Inaugural Purse as the featured number on the card. Eleven went to the post for the dash of six furlongs for three-year-olds and upward and an outsider came home to take the money. The winner was the Southland Stable's three-year-old colt Blotter, bay son of North Star III. and Acutissima, which paid $68.70 for a $2 ticket in the mutuels.

Blotter, which was in light under 97½ pounds, broke well and Griffin rushed him into the lead. The Audley Farm's four-year-old filly Miss Carina gave him a hard battle all through the journey, but the colt outstayed her to win by a head in 1:12 4-5. Miss Carina raced well, but tired at the end, saving the place by half a length from J. C. McGill's Sunspero. Mrs. L. Viau's Audacitus, the short-priced favorite, was poorly handled, suffered much interference and had little change.

Bud Fisher's Swope was beaten in the seven-furlong dash for the two-year-olds in a field of nine, finishing two lengths in back of R. W. Collins's Lee O. Cotner. Swope broke slowly, as usual, moving up steadily and fast in the stretch. He was unable to get on terms with the leader, however, which ran under restraint to the stretch, where he drew away in hand. The winner paid $12.90 for a $2 ticket. Swope was the second choice at 5 to 2. Manifee, the favorite, tired badly after setting the early pace.

The summaries:

FIRST RACE—For four-year olds and upward; claiming; purse $1,100; six furlongs. Jupiter, 108 pounds (Stutts), $12.60, $5.10, $3.70, first; John Q. Kelly, 102 (Griffin), $5.50, $2.90, second; Rubien, 103 (Mergler), $9.20, third. Time—1:14 2-5. Ruby, Llerre, Piedmont, Roldgold, Vanishing Boy, King of the Spa, R. E. Clark, Ted's Plum, Six Pence and Sea Court also ran.

SECOND RACE—For two-year-olds; colts and geldings; maidens; allowances; purse $1,100; six furlongs. Sir Peter, 114 pounds (Heupel), $11.80, $6.00, $3.60, first; Down-Town, 114 (Francesco), $12.80, $6.30, second; Broadway Jonas 114 (Bliss), $4.40, third. Time—1:14. Mamoud, Rocky, Sun Hathor, Peter Decoy, Rupster, El Moro and Spandor also ran.

THIRD RACE—For three-year-olds; claiming; H. M. Bylesby Auditor's Purse; purse $1,100; one mile. Annie Lyle, 107 pounds (Francesco), $65.20, $26.50, $9.80, first; Johnny Jewell, 110 (Harvey), $7.10, $3.90, second; Snow Maiden, 102 (Griffin), $2.80, third. Time—1:41 2-5. Climak, Lexington Maid, Our Option, Black Grackle, Delsan, Bugler, Lady Jane, Florence W. and London Smoke also ran.

FOURTH RACE—For three-year-olds and upward; allowances; the Fall Inaugural Purse; purse $1,400; six furlongs. Blotter, 97½ pounds (Griffin), $68.70, $23.80, $16.60, first; Miss Cerina, 108 (Stutts), $5.80, $3.70, second; Sunspero, 108½ (Harvey), $6.00, third. Time—1:12 4-5. Bob Cahill, Minus, Audacious, Sunayr, Broomster, Pricemaker, Captain Haney and Surf Rider also ran.

FIFTH RACE—For three-year-olds and upward; allowances; the West Point Purse; purse $1,300; one mile. Lavean, 97½ pounds (Griffin), $14.10, $6.10, $4.30, first; Valley Light, 107 (Harvey), $9, $5.50, second; King Tut, 99 (Wallace), $3.10, third. Time—1:39. Starbeck, Fabian, Corinth, Moss Fox, Jonn Hager and Alleden also ran.

SIXTH RACE—For two-year-olds; colts and geldings; allowances; purse $1,200; seven furlongs. Lee O. Cotner, 108 (Fronk), $13.90, $5.30, $4.50, first; Manifee, 112 (Turner), $4.30, $3.60, second; Elsass, 105 (Hoagland), $7.70, third. Time—1:26⅘. Blue Ridge, Manifee, Shark, Sunsard, Cup Bearer and Palo Verde also ran.

SEVENTH RACE—For three-year-olds and upward; claiming; purse $1,200; one mile and one-sixteenth. Pretty Politician, 105 (Griffin), $11.80, $4.30, $3.20, first; Midwestern, 106 (Gormley), $4.10, $3.10, second; Who Knows Me, 107 (Hoagland), $6.50, third. Time—1:46⅘. Escapader, Llewellyn, Pretwell, Nogales, Delectable, Defiant, New Gold and Derius also ran.

Weather clear; track fast.

LOUISVILLE ENTRIES.

FIRST RACE—Purse $1,100; claiming; three-year-olds; six furlongs. *Extra Edition 107 pounds, Devil Cliff 104, *Calvin 102, Trapnet 112, Annie Lyle 107, *Ivy 104, Lyblan Queen 104, Parody 107, Miss Rosedale 109, *Johnny Jewell 102, Bugler 107, Volt 110, Our Option 104, Florence W 107, *Jasman 105, Elusive 109, Uproar 107, Double T. 112, Watchful 107, Beautiful Addie 107, *London Smoke 102.

SECOND RACE—Purse $1,100; maiden two-year-old fillies; six furlongs. Gloria Quayle 115 pounds, †Dorothy Adams 115, †Country Princess 115, Menthol 115, Mistress Pat 115, Maxi Brush 115, †Brownie 115, Vain Ellie 115, Blushing Maid 115, Sois Mie 115, Princess Adele 115, †Homing 115, †Sari 115, Fastnet 115, Resistence 115, Miss Dodge 115, Vannie Day 115, Rocking 115, Lucky 115, Speckled Beauty 115, Miss Banana 116, †Nichols Tracy and Walker entry. †H. P. Headley entry. †Viau and Hancock entry.

THIRD RACE—Purse $1,100; claiming; two-year-olds; seven furlongs. Winnie O'Wynn 107 pounds, Dr. Tanner 107, Cherebu 110, Singers 107, Protectress 112, Banners 110, Bow Bowser 115, Rosa Sells 112, Horwin 107, Compact 97, Midnight Rose 112, Maximaneh 112, Boo Boo Boo 105, Miss Jennie 102, Fusilear 110, My Destiny 107, Quince King 105, Captain Duncan 112, Beckbiter 97, San Mengel 105, Star Sweeper 110.

FOURTH RACE—Purse $1,100; claiming; four-year-olds and upward; one mile. Fair Orient 110 pounds, Rapid Day 115, Neer Lorch 110, Sister Flo 107, Blue Bird 107, Hoy 113, Ramkin 113, *Brother John 110, French Canadian 114, *Jack Frost 103, *Uncle Bert 105, *Diomede 108, Roldgold 107, Mayer Carroll 113, †Buonec 117, *Tender Seth 113, *Pequot 110, *Paul Micou 112, Lily M. 107, Beisoni 113, Lugs 110.

FIFTH RACE—Purse $1,600; three-year-olds and upward; six furlongs. Right On Time 107 pounds, Pegasus 107, Sambla 106, Pindar Peel 103, Energy 114, Bradley's Toney 110, Batter Up 110, Wrisbane 107.

SIXTH RACE—Purse $1,200; two-year-old fillies; six furlongs. Fly At It 106 pounds, Bandana Days 102, My Dream 102, †Buttress 109, *Pinnula 109, San Inez 108, Lorette 108, Brooks 108, Dooming 102, Kitty Sat 114, Hessana 106. †E. A. Fairbairn entry.

SEVENTH RACE—Purse $1,200; claiming; three-year-olds and upward; mile and a furlong. Flying Prince 110 pounds, Georgia 110, Opulent 107, Mary Ellen S. 102, Plus Ultra 115, Cal. Wagner 102, Cloister 107, Oolala 107, Wong Kong 105, Elias O. 107, Frank Gallar 102, Taylor Bay 107, Arabian 108, Randel 107.

*Apprentice allowance claimed.

Weather clear; track fast.

LAUREL ENTRIES.

FIRST RACE—Purse $1,300; for maiden fillies; two-year-olds; five and a half furlongs. Miss Grable 116 pounds, Slow and Easy 115, Out of Sight 116, Lady Glasgow 115, aMary Ann 115, aFlivver 115, Brown Stout 118, Ria Tia Tia 115, aBelair Stud entry.

SECOND RACE—Claiming; purse $1,800; for three-year-olds and upward; six furlongs. *Avispa 108 pounds, Kirah 111, Peter Piper 114, *Wild Goose 103, St. Quentin 114, New Rival 105, *Mabel K. 108, Goldfield 110, Hidden Jewel 114, *Viola Burton 102, *Beau Nash 105, Dr. Charles Walla 114, *Arlington 103, *Atlantida 102, Elementus 114. Also eligible—Corrie 109, Captain Contican 113, Oakwood 115, *Much Adoo 102, Vanderours 114.

THIRD RACE—Claiming; purse $1,500; for two-year-olds; one mile. Piery 112 pounds, Glen Lass 100, Master Bliss 100, Can't Say No 106, Margie K. 107, *Maddenstown 109, *Sex Fair 110.

FOURTH RACE—Purse $1,300; for three-year-olds and upward; one mile. Best Beloved 102 pounds, Sun Lady 102, Pirate Gold 111, Question 102, Erica 111, Lieutenant II. 111.

FIFTH RACE—Handicap; for all ages; purse $2,000; six furlongs. Golden Rule 116 pounds, Will Land 114, Chrysalis 92, Senator Norris 106, Champlain 104, Mod 113, Jaked Wingfield 96, aThree pounds claimed.

SIXTH RACE—Claiming; purse $1,800; for three-year-olds and upward; one mile and a sixteenth. Rock Bottom 116 pounds, Old Timer 111, Red Wine 105, *Mary Agnes 97, *Vice Chairman 108, Yoshimi 113, Dream of the Valley 111, Quecreek 111, *Wood Lady 99, *Plaudo 100, *Faulds 105, Gray Gables 111, *Jacques 111, *Witch Charm 100. Also eligible—Our Star 102.

SEVENTH RACE—Claiming; purse $1,300; for three-year-olds and upward; one mile and a quarter. Mountain Rose 111 pounds, *Drayson Trisoph 104, *Old Fairtrial 106, Marcella Boy 103, *aBoister 104, *Glad News 101, *Cote d'Or 104, *Polly Leighton 95, Salmon 103, *Comme Ci 104, Cimarron 108, *Hickory 104, Pretty Boy 108, *Invigorator 104, aStar Finance entry.

*Apprentice allowance claimed.

Weather clear; track fast.

HARVARD STOPPED ONLY BY DARKNESS

Crimson Eleven Drills for Three Hours in Planning Defense for Dartmouth.

CAMBRIDGE, Mass., Oct. 23.—It was almost pitch dark when the Harvard football players trudged to the locker building from the Stadium field tonight. They indulged in no hard scrimmaging this afternoon but were kept busy for nearly three hours, spending most of their drilling on defensive tactics. The scrub team has been having a hard week of it also, for the black-jerseyed seconds have been very thoroughly coached in the Dartmouth ways of offense and there has been no let-up ever since the Crimson got under way to try to make up for its 16-to-0 defeat of a year ago.

There were some changes in the first team line-up today. In the first place E. Bradford was back at left end where Len Robb has been playing all week. Bradford is in fair trim now and possibly has a shade on Robb, yet the track athlete is so close to Brad that End Coach Dave Campbell is not sure which is the better for this particular game.

Captain Mal Greenough also was back at tackle for his team. He played next to Gilgour, who has been at guard. Adie replaced Gamache at centre and later Holder played in the middle of the line, but Hoague continued at right guard.

Theopold took more out of himself in the Holy Cross game than at first was thought, and he did no playing today, which means that it is doubtful whether he will be available as a substitute on Saturday. The same is possibly true of Daley, who feels all right but whose elbow injury is of such character that the coaches hope to be able to withhold him from rough football until next week or the week after. Lindner and Chase continued at right tackle and end while the running backfield remained as it has been all week, with Hammond, Gehrke and Miller. Cheek and Spalding both ran the first team in the signal and defensive drills and Fisher, no matter what he announces tomorrow as the starting line-up, will reserve his choice for quarter until just before the game.

DARTMOUTH DEPARTS FOR HARVARD GAME

Green Team Receives Rousing Send-Off From 1,000 Cheering Students.

Special to The New York Times.

HANOVER, N. H., Oct. 23.—The Dartmouth squad, comprising three complete football teams, received a tremendous send-off by the undergraduate body as it left Hanover this afternoon on its way to Cambridge, where it will meet Harvard on Saturday. More than a thousand students formed a double line, through which the automobiles passed carrying the players and coaches.

A light workout was held this morning. The three teams rehearsed thoroughly every play in their repertoire, especially several new formations that Coach Hawley has constructed for use against Harvard. The Green coach paid particular attention to punting, as Harvard has two exceptional booters in Hammond and Gehrke, who are sure to be a severe menace to Dartmouth's possibility of victory.

This season has been one of great discovery for Hawley. First he changed Oberlander from tackle to halfback. Oberlander has scored more touchdowns than any man in the East, except Benkert of Rutgers, and is sure to come in for All-American consideration. Then he found Holleran, a 185-pound guard, who was fourthstring guard on last year's freshman team. Holleran, the only 1927 man on the team, will start the Harvard game at tackle. Until the Yale game Dartmouth had no dependable man to kick the goal after touchdown. A few days before the game Tully disclosed his ability as a kicker. In practice one day he scored fifteen times on fifteen attempts.

The line-up on Saturday will be: Tully and Bjorkman, ends; Holleran and Parker, tackles; Diehl and Smith, guards; Whittaker, centre; Fallon, quarterback; Hall and Oberlander, halfbacks; Leavitt, fullback.

BEZDEK SHAKES UP ELEVEN.

New Back Field and Two Linemen In Penn State Scrimmage.

Special to The New York Times.

STATE COLLEGE, Pa., Oct. 23.—Six players who did not start the game with Georgia Tech at Atlanta last week were in the Penn State varsity line-up today as Coach Hugo Bezdek put the Nittany Lions through their final hard scrimmage in preparation for the big Alumni Day game with Syracuse here on Saturday. Two new linemen and an entirely new back field combination were in action against the second and fourth teams. Jack Pflack was at left tackle and Fred Flock at right guard, with Lafferty, Buckley, Gier and Bergman in the back field. Captain Gray, Michalske, Prewost, Artelt and Hays were the remaining regulars.

Bezdek would not announce the lineup that he will use against Syracuse on Saturday and intimated that he will not make up his mind until the day of the game.

FORDHAM IN FINAL DRILL.

Twenty-seven Players to Make Trip Today to Meet Holy Cross.

Fordham closed the week's practice yesterday with a light drill on its final workout before the game with Holy Cross tomorrow. Twenty-seven players and the coaching staff will depart for Worcester today, where they will meet Cleo O'Donell's Purple eleven.

Gargan may not be able to present his full strength against the Purple tomorrow. Brennen, the veteran centre, may be kept out of the fray on account of injuries sustained in the tussle against Boston College. Manning may not play due to some slight injury, but the Maroon coach is planning to use these two men against N. Y. U. The rest of the team is in good condition. Graham was back yesterday and Zakszewski is again in playing condition. Gargan is depending a great deal on the new plays on which the team has been working for the past week and thinks that they will be steady ground gainers tomorrow.

Archie Bell to Face Test.

Archie Bell, the Brooklyn flyweight, who has been running up a string of successive victories since turning professional, is expected to be put to a severe test when he clashes with Davey Abad, Panama boxer, in the featured six-round bout at the Ridgewood Grove Sporting Club tomorrow night. There will be four other six-round bouts on the program.

ROPER IS PLEASED WITH TIGER ELEVEN

Coach and Players Hopeful of Surprising Notre Dame in Game Tomorrow.

PASS DEFENSE STRESSED

Princeton Prepares to Stop Western Air Attack—Pease, Captain in 1889, Watches Practice.

Special to The New York Times.

PRINCETON, N. J., Oct. 23.—The Princeton football camp took on the aspect it usually assumes only before a Harvard or a Yale game today as the old grads swarmed back to look the team over and the coaches groomed their charges for every conceivable emergency. Every play was tested until the men were letter perfect in it, and when Roper dismissed his stalwarts he was grinning broadly at the speed and dash with which they had gone through their repertoire. Although the Tigers realize they are facing the most formidable battle of their career there is nothing of the forlorn hope attitude in either players or coaches.

The team has whipped itself into a state of mind very much like that of Bully Dickenson's team two years ago and is determined to surprise the football world by downing the wonder team from the West, Notre Dame.

Today Bill Roper again stressed the defense he has built up against forward passes, lining up the team against a scrub outfit which had been carefully drilled in Notre Dame formations. After the team had satisfied him in its work, he sent the men to work under the assistant coaches, who carefully went over the individual position play of each man. The squad then trooped down to Palmer Stadium for the final bit of hard work, as tomorrow the team will simply warm up for a few minutes.

The field strategy of the team was carefully worked out, Roper calling the down and distance to be gained before every play in the long signal drill. Dinsmore was running the team, but in order to prepare for emergencies Charlie Caldwell and Buzz Stout both tried their hands at giving the signals. Dinsmore is considered the finest tactician the Tigers have had since the palmy days of Don Lourie and will undoubtedly run the team for the whole game unless he is hurt, but Caldwell and Stout are both competent understudies.

Ernie Bartell was in at centre and seems to have the edge on Ed McMillan for the position, although Roper said tonight he had not finally determined which would start the game. There will be no change in the other positions, with Stout and Drew on the wings, Beattie and Gates tackles, Hills and Howard guards, Dinsmore, Gibson, Slagle and Caldwell backs.

A group of trustees of the university watched practice after the conclusion of the annual Fall meeting, and prominent among them was Edgar Allan Poe, who captained the championship Princeton team of 1889.

COLUMBIA ELEVEN IN LIGHT PRACTICE

Varsity Primed for Williams Game With Dummy Scrimmage—Pease Returns to Post.

Satisfied that Wednesday's sharp scrimmage with the freshman eleven had primed his Columbia varsity machine for the Williams battle tomorrow, Percy D. Haughton ordered a letdown in yesterday's workout at Baker Field and kept his first team under wraps. A session of fundamentals and an hour-long dummy scrimmage with Team B were the extent of the varsity's exercise, and the team was sent off the field at a comparatively early hour.

It ought to be a well-rested Columbia eleven which goes against Williams. With one full day of rest this week and only one scrimmage, the A aggregation has had a fairly easy time of it. Their diet of football after the stiff game with Pennsylvania has been light, and Haughton appears to have safeguarded himself against staleness and tiredness in the important contest with the Purple tomorrow.

The excellent kicking of Captain Walter Koppisch in the scrimmage was the most encouraging thing that the coaches saw. Koppisch was getting off long, high and well-placed punts and outdid himself at times. With kicking likely to play a vital part in the game, particularly if it is close, Koppisch's work acted like a tonic on the coaches and squad.

Another welcome sight was the return of George Pease to quarterback throughout most of the scrimmaging. After a few days' rest Pease was sprightly and chipper, and Trainer Doc Barrett said he was as good as new.

The 1,300 temporary seats were put into place at either end of the gridiron yesterday, and Baker Field is all set now for its biggest game of the year. The new seats are the wooden stands used for basketball games in the gymnasium. These tickets will go on sale tomorrow. There are still about 2,000 reserved seats available at the athletic association offices, and it is probable that there will still be a supply on hand tomorrow morning.

WESLEYAN ELEVEN READY.

Coach Martin to Take Squad of 24 Men for Mass. Aggie Game.

Special to The New York Times.

MIDDLETOWN, Conn., Oct. 23.—Coach Martin will take a squad of twenty-four Wesleyan men to Amherst for the Massachusetts Aggie game on Saturday. The Wesleyan team is in good physical condition and there has been improvement in the line, which has been given special coaching this week by Assistant Coach MacGurdy.

Riday, the star back, is still out of the game, but Cook at fullback is developing power at carrying the ball. Boyd and Wieland at quarterback have both run the team in practice this week. The team will be a much stronger unit than that which faced Columbia in New York two weeks ago.

WILLIAMS TO LEAVE TODAY.

Squad Has, Last Drill Before Departing to Meet Columbia.

Special to The New York Times.

WILLIAMSTOWN, Mass., Oct. 23.—The Williams eleven held its last practice on Weston Field prior to the Columbia game today, but Coach Wendell eliminated scrimmage from the workout because of the somewhat crippled condition of the Purple. Instead he gave his charges a long dummy scrimmage in which Columbia plays were diagnosed.

Packard returned to his old tackle position today and will probably be used there on Saturday's game.

The Williams squad, which leaves tomorrow noon for New York, plans to stop off at Yonkers and go through a signal drill at Riverdale School, the principal of which is the father of Hacket, '26, left guard of the Purple varsity eleven.

Ash and Brown Ready for Bout.

Frankie Ash, the English flyweight, and Al Brown, clever negro boxer of Harlem, are reported in fine fettle for their ten-round bout, which will top the card at the Commonwealth Sporting Club in Harlem tomorrow night. Welterweights will feature the ten-round semi-final scrap, with Harry Gaifund of Brooklyn meeting Jack McVey of Harlem.

Curtin to Meet Levine in Bout.

A bout that is expected to produce a strong contender for the bantamweight championship will be staged at the Uptown Lenox Sports Club Monday night, when Irish Johnny Curtin, Jersey City, clashes with Billy Levine, Coney Island, in the featured event of the month.

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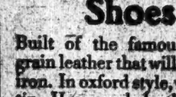

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FOOT BALL

Princeton vs. Notre Dame

Sat., Oct. 25—2:30 P.M.

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FOOTBALL YANKEE STADIUM
WASHINGTON-JEFFERSON vs. LAFAYETTE
Saturday, Oct. 25
Game Starts at 2 P. M.

ROOT WILL RETURN TO THE YALE LINE

Injured Tackle to Resume Place for Game Against Brown Eleven Tomorrow.

VARSITY IS HELD BACK

Jones Keeps Regulars Out of Scrimmage Practice—Forward Pass Defense Emphasized.

Special to The New York Times.

NEW HAVEN, Conn., Oct. 23.—It was stated tonight by the Yale football authorities that Reggie Root, the tackle, who played such a spirited game against Dartmouth last Saturday, would be able to start against Brown. Root was hurt early in the week, and it was feared that he would be out of the game next Saturday, but the team's physicians said today that the rangy tackle would be able to play. He was in his togs this afternoon, but did not take part in the gummy scrimmage and the signal drill.

Tad Jones kept the varsity out of a regular scrimmage and devoted a good deal of the afternoon to a practice against the forward pass attack. Yale was weak in this department against Dartmouth and much attention has been paid during the week to perfecting a better defense against the aerial game, believed to be a strong weapon of attack by Brown. Both of Dartmouth's touchdowns resulted from well-executed forward passes. The defensive ability of the line, from tackle to tackle, is not what the coaches call perfection, but it is getting better and the fine end play of Bingham and Luman assures a strong defense against end runs, such as Brown employs repeatedly.

The varsity today was minus the services of Ducky Pond, star halfback, who watched the practice from the side lines in street clothes. Pond is not injured and will start the game against Brown.

Ben Butterworth took Root's place at tackle, Luman and Bingham were on the ends and Eckart and Sturhan at the guards. Captain Lovejoy was at his old place at centre, and Eddie Bench ran the team at quarterback. The backs were Kline, Allen and Gottie. Jones has not decided upon his line-up against Brown.

Some changes were made in the second team today. Jerry Wadsworth was moved up from quarterback of the third team to halfback on the second eleven. He played that position on the freshman team a year ago. Dunnell, Scott and Lindley were the backs in the workout today. Hart and Osborne were at end and Conway was given a trial at tackle. The other tackle was Richards. Stewart and Wortham were in the guard positions and Burt was at centre.

W. AND J. SQUAD DUE HERE THIS MORNING

Will Drill in Yankee Stadium in Afternoon—Lafayette to Arrive Tomorrow.

The Washington and Jefferson football team, which will clash with Lafayette in the annual game between these two institutions at the Yankee Stadium tomorrow afternoon, will hold its final workout at the home of the Yankees this afternoon. Led by Coach Dave Morrow, the squad of some thirty players is due to arrive in this city this morning. The workout is scheduled to get under way at 3 o'clock this afternoon. The Presidents will make their headquarters at the Hotel Pennsylvania until tomorrow evening, when a special train will carry them back to Washington, Pa.

Unlike W. and J., the Lafayette squad will not have a preliminary practice session at the Yankee Stadium. Coach Herb McCracken will put his players through their final drill at their home field at Easton, Pa., today. The Lafayette players will leave Easton by special train tomorrow morning and are expected to arrive in this city at 10:30 A. M. Including Coach McCracken and his squad of thirty players, about 900 persons are expected to make the trip from Easton. The Lafayette band of thirty pieces will arrive here today and will take part in the annual Lafayette dinner and smoker at the Hotel Pennsylvania tonight. Dr. John H. MacCracken, President of the college, will be among the speakers.

The coming game will be the seventh between the representatives of the two institutions. Washington and Jefferson won the first, fourth and fifth games. The sixth contest was a tie, while Lafayette was victorious in the second and third. Two years ago Lafayette came here the favorite and was beaten by 14 to 13. Last year the Presidents were favored to win and the game ended in a tie. This year Lafayette, on the strength of its record to date, is favored to win. The W. and J. rooters will occupy the west stand, while Lafayette's followers will be on the opposite side of the field.

W. AND J. GETS SEND-OFF.

Students Give Ovation to Squad as It Leaves on Special Train.

Special to The New York Times.

WASHINGTON, Pa., Oct. 23.—Hundreds of stay-at-homes thronged the platform and court of the Main Street Station here tonight as the special train bearing twenty-nine gridiron athletes of Washington and Jefferson and more than 200 of their followers departed for New York City, where on Saturday afternoon the Presidents are to meet the undefeated Lafayette College eleven in the Yankee Stadium.

While a large portion of the undergraduate body of the school is en route to New York by automobile, hiking and train those unable to join in the annual trip led in the cheering and farewell demonstration accorded Captain Kopf and his players. The departing ovation was one of the most inspiring ever given a W. and J. squad.

Basista, veteran halfback, who has been out of the game for two weeks due to injuries, will be started in the backfield if possible, Head Coach David C. Morrow announced before the squad left. If Basista is able to play, the backfield to be used against Lafayette will be composed of Captain Kopf, quarter back; Basista and Carlin, halfbacks, and Hadcen, fullback.

The varsity line will be intact, with Wild and Boynton on the ends, Clements and Berrehiem at the tackles, Lewis and Long on the guards and Bliss at centre.

ERNST NOT LIKELY TO PLAY.

Crippled Lafayette Star Unable to Take Part in Workout.

Special to The New York Times.

EASTON, Pa., Oct. 23.—Jack Ernst, Lafayette star, who was injured in the Bucknell game, was out in uniform today for the first time this week, but he is more badly crippled than was thought and could not get into the workout. It now seems pretty certain that Moore will have to start the game at quarterback, and Chicknoski will be used in case anything happens to Moore. In that case Milliman and Kirkleski will take care of the halfback positions.

The team was run through a long and fast signal drill and a dummy scrimmage. They will be given a light workout tomorrow and will leave for New York on a special train early Saturday morning to play W. and J. at the Yankee Stadium in the afternoon.

Star Runner Goes to Syracuse.

Johnny Bell, former Brooklyn Evening High School distance runner and one of the foremost cross-country runners in the metropolitan district, has matriculated at Syracuse University, where he will run as a member of the freshman cross-country team.

3 Unbeaten Eastern Elevens Will Be Seen Here Tomorrow

Three of the seven teams in the East which neither have been beaten nor tied this season will play in New York tomorrow. With big games coming earlier than usual this year few elevens have been able to keep their records free from defeat or, at least, a draw, only seven having come through thus far with an unbroken string of victories. They are Lafayette, Harvard, Pennsylvania, Rutgers, Syracuse, Washington and Jefferson and Williams. Of these Lafayette and Washington and Jefferson will meet at the Yankee Stadium tomorrow, while Williams's record, which includes a victory over Cornell, will be endangered at Baker Field, where the Purple plays Columbia. Harvard also risks its record in meeting Dartmouth, while Penn faces Virginia, Rutgers meets Lehigh and Syracuse plays Penn State.

CHICAGO WILL FACE TEST IN OHIO GAME

Hopes of Big Ten Championship Hinge on Meeting With Buckeyes Tomorrow.

CHICAGO, Oct. 23.—The Western Conference football championship aspirations of Chicago, likeliest disputant so far of Illinois's title hopes, hinge on the game this week with Ohio State. Of almost equal importance, as the Big Ten teams complete their preparations, is the clash between Minnesota and Iowa, both undefeated, but with the games on their records.

Midwest football interest also follows Notre Dame, leaving today for the East to engage Princeton. The Rockne protégés still bear the marks of the struggle with the Army on their first Eastern invasion, and, although Captain Adam Walsh accompanies the team, his place at centre will be taken by Harmon, veteran 168-pound quarterback.

Ohio's long passes are the chief worry of Coach Stagg of Chicago. The Maroon line is intact and is considered capable of holding the Buckeyes, but the veteran mentor is not satisfied with the general defensive tactics of the squad. Meanwhile at the Ohio camp offensive plays are being concentrated upon.

Coach Bill Spaulding of Minnesota is experimenting with varied line-ups, while Iowa is rounding out a week of strenuous scrimmages in secret. The victor of Saturday's contest at Iowa City will be entitled to championship consideration in the event no team goes through the Conference season unscathed.

Wisconsin, undefeated, but tied by Minnesota, hopes to advance its standing in the week-end melée with Michigan at Ann Arbor and is giving special attention to defenses calculated to halt the feared Herb Steger. At the Wolverine camp, because of Rockwell's condition, Steger appears likely to play quarter instead of half. Coach Yost's shake-up of the team after the Illinois game is having good effects on the Wolverine morale.

Coach Zuppke is pointing the Illinois for the Iowa game next week in his preparations of De Pauw. Northwestern, Saturday's host to the Michigan Aggies, is looking toward the Indiana game on Nov. 1. Indiana and Purdue, on vacation this week, continue conditioning workouts.

CENTRE TO ARRIVE TODAY.

Squad of Only 18 Men Will Hold Workout at Polo Grounds.

The battle lines will begin forming today for the game between West Virginia and Centre College's Praying Colonels at the Polo Grounds tomorrow. The Centre squad, consisting of only eighteen players, is due to arrive in New York at 9:40 this morning, and the Mountaineers will leave Morgantown this afternoon, reaching this city tomorrow morning.

Both squads will have headquarters at the Waldorf-Astoria today. F. Roy Yoke, alumni secretary of West Virginia, will hold an alumni sale of tickets in the hotel today, it was announced, and already old grads of the Morgantown university are coming into the city for the big game. On the special train from Morgantown, in addition to the squad and coaches, there will be about 300 undergraduates and rooters from all over the State.

Bob Myers, the Centre head coach, has his plans all made for a workout at the Polo Grounds this afternoon. The team will first go to the Waldorf and probably do some sight-seeing, and around 2 o'clock it will journey up to the Brush Stadium and stage a practice. Myers wants his men to get the feel of the new field, where West Virginia has played several times and, therefore, will be more at home.

The Centre players arriving today will be Captain Herb Covington, Gordy, Kubale, Thomasson, Rabenstein, Rubarth, Lynch, Lemon, Skidmore, McClure, Bush, Walace, Morrow, Burham, Wilson, Knight, Pace and Hiker. Others in the party will be Reg Roberts and Harold Ofstie, assistant coaches; Dr. O. L. May, the team medical director; J. H. Hewlett, faculty representative; Manager Willis and a trainer.

W. VA. IN BRISK DRILL.

Tentative Team for Centre Game Holds Long Signal Practice.

Special to The New York Times.

MORGANTOWN, W. Va., Oct. 23.—While the enemy, Centre College, was speeding toward New York, where the Colonels and the mountaineers will battle at the Polo Grounds Saturday afternoon, the West Virginia varsity squad was being put through a brisk workout on the practice field here.

Today's session consisted of a long signal drill during which Dr. Spears, head coach, paid particular attention to the following: Captain Graham and Oliker, ends; Davis and Dilcher, tackles; Mahan and McHenry, guards; Hill, centre; Morrison, quarterback; Nardacci and Bruder, halfbacks; Ekberg, fullback. Those privileged to watch the secret workout believed it to be the team he will start against the Colonels.

West Virginia's athletes will be excused from afternoon classes tomorrow, and at 2:15 will report for a short signal rehearsal. It was announced late tonight that the special train will leave here at 3:45 instead of 4 P. M. The squad will travel in a private car, and on its arrival in New York will be taken to the Waldorf-Astoria to rest until game time at 2 o'clock. There was considerable fumbling during today's practice, but all of the men showed an unusual amount of aggressiveness.

C. C. N. Y. Harriers Meet Fordham.

City College and Fordham University open their cross-country seasons today with a dual meet over the regulation six-mile course of Van Cortlandt Park. The Lavender won last year and the Fordhamites will be out to reverse matters. Coach MacKenzie will start the following team for C. C. N. Y.: Captain Charlie Dain, Jerry Hyman, Tony Orlando, Johnny Clancy, Eddie Tubridy and Bill Mayday.

Estridge Training for Shaw.

Larry Estridge, Harlem middleweight, yesterday put in another hard day of training in preparation for his bout in defense of his negro championship belt against Henny Shaw Monday night in the New York State Armory, Brooklyn.

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Delegates at Large

Will Rogers, after being bumped into by a burly representative at a recent political convention remarked that it was the first time he'd ever come in contact with a delegate at large.

We are all delegates at large in the sense that we represent our business associates, our families, and our station in life. And we are continually bumping into people. D'Andrea Brothers make the clothes of a gentleman. Their impeccable cut and fit will keep you looking your best all the time.

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BUICK, 1924, Sedan ..... 1,900.
CADILLAC, 61, Phaeton ..... 1,500.
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CADILLAC, 1919, Sedan ..... 800.
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NATIONAL, 1922, Sub. Sedan ..... 800.
PACKARD, 335, Limousine ..... 900.
PACKARD, 326, Imperial ..... 500.
PACKARD, 326, Cabriolet ..... 350.
PACKARD, 125, Limousine ..... 200.
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PEERLESS, 1923, Coupe ..... 4,900.
RENAULT, 1922, Sedan ..... 2,500.

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BUICK, 1924 Sedan, 5-passenger.
BUICK, 1924 Coupe, 4-passenger.
CADILLAC, 1924 Custom sport sedan.
CADILLAC, 1923 De Luxe sport sedan.
CADILLAC, 1923 Suburban and touring.
CADILLAC, 1923 Imperial limousine.
LINCOLN, 1924 Judkins 2-pass. coupe.
LINCOLN, 1923 Judkins Imperial sedan.
JORDAN, 1923 Blueboy, 4-passenger.
PIERCE, 1923 Touring, 7-passenger.
PAIGE, 1923 Larchmont 4-passenger.
ROLLS, late Sedan, cabriolet and sport.
CRANE, late Sedan, cabriolet and sport.
LOCO, late Sedan, cabriolet and sport.
Many others; fully guaranteed; open eves.
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ROLLS-ROYCE OF AMERICA, INC.,
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BUICK 1924 brougham, latest type.
BUICK 1924 7-pass. sedan and coupe.
CADILLAC 1924 de luxe sub. sedan.
CADILLAC 1923 5 and 7 pass. sedan.
CADILLAC 1923 Imperial sedan.
REO 1924 5-pass. sport sedan.
JORDAN 1924 brougham, sedan.
KAPLAN AUTO EXCHANGE,
782 7th Av. (Cor. 51st). Circle 7093.

BUICK 1923 coupe.
CADILLAC all models, all body types.
CRANE SIMPLEX coupe, coupe, latest type.
JORDAN 1923 Blueboy sport.
PACKARD "6" 1923 sport; also coupe.
LOCOMOBILE 1923 sport; also sub. sedan
PACKARD AUTO EXCHANGE,
1,866 Broadway (61st). Col. 5078. Open eves.

BUICK 1925 SPORT ROADSTER.
BUICK 1924 COUPE, PERFECT.
BUICK 1923 7-PASSENGER SEDAN.
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GUARANTY MOTOR CAR CO.,
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BUICK 1923 4-passenger coupe, like new; will sacrifice. Warehouse Collateral Co., 226 West 56th St., 4th floor. Circle 9506.

BUICK 1924 5-passenger sedan; practically new; must be sold this week at any price. 18 West 634.

BUICK 1922 5 and 7 pass. sedans-tourings; repainted; excellent mechanically; terms. Flint Co., 236 West 55th St.

BUICK coupe, 1923, personal property Mr. Brown. Rolls-Royce, 58th St., 8th Av. Telephone Circle 6585.

BUICK 1924 sedan, like new; sacrifice. Scott, 136 West 52d. Circle 3222.

BUICK 1924 brougham, like new; sacrifice. Fischer, 136 West 52d. Circle 0618.

BUICK 1925 sedan, completely equipped; sacrifice. Scott, 136 West 52d. Circle 3222.

BUICK 1924 brougham, practically new. Knickerbocker, 1,634 Broadway, at 53d St.

BUICK, 1924, 5-passenger sport sedan; like new; sacrifice. Finance. Chickering 2964.

BUICKS, 1924-1923-1922 Coupes, Sedans, Sports, Tourings, Roadsters. 240 West 59th.

BUICK 4-passenger coupe, 1924; mileage 5,000; no dealers, private. Circle 5070.

BUICK 1923 sport sedan, only $900. Van Alstyne Motor Corp., 1,876 Broadway.

CADILLAC "V-63" sedan
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LAFAYETTE 1924 six special sport sedan.
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Hydraulic four-wheel brakes,
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Practically new car; sacrifice.
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CADILLAC Amesbury imperial sedans; priced very low; models 61, 59 and 57; double letter. Jandorf, 1,739 Broadway.

CADILLAC 61-V 1923 coupe, car in perfect condition; can be bought at sacrifice. Kaplan, 214 West 65th.

CADILLAC 5-passenger sport model, D-61, special job; driven 4,000 miles; right price. Murray Hill 1097.

CADILLAC, phaeton type, 61, like new; guaranteed. International Auto Exchange, 1,890 Broadway.

CADILLAC 1924 suburban sedan, like new. International Exchange, 1,890 Broadway. Columbus 1522.

CADILLAC 1923 Imperial limousine; like new; sacrifice. Scott, 136 W. 52d. Circle 3222.

CADILLAC 1920 limousine, V-63; in first-class mechanical condition; big bargain; Tams, 218 West 46th.

CADILLAC 1924 coupe, like new; sacrifice. Fischer, 136 West 52d. Circle 0618.

CADILLAC 1924 5-pass. sedan; sacrifice. Fischer, 136 West 52d. Circle 0618.

CADILLAC 1923 suburban sedan, like new; sacrifice. Scott, 136 West 52d. Circle 3222.

CADILLAC 1923 COUPE, SACRIFICE. Also sedan, limo., touring. 240 West 59th.

CADILLAC 1923 coupe and Imperial; very reasonable. 229 West 58th. Circle 9250.

CHANDLER 1922 touring, excellent condition; terms. Flint Co., 236 West 55th St.

CUNNINGHAM town and sport; sacrifice. Knickerbocker, 1,634 Broadway, at 53d St.

DODGE sedan, type A, 3 months old, run 2,500 miles, balloon tires, fully equipped; will sacrifice for cash. Trafalgar 3202.

DODGE 1924 sedan, like new; sacrifice. Fischer, 136 West 52d. Circle 0618.

DURANT 1923 sport touring, excellent condition. Flint Co., 236 West 55th St.

ESSEX coaches, 4 and 6 cylinder models, overhauled and repainted like new, sold with new car guarantee. Hudson Exchange Car Dept., 1,871 Broadway, at 67th St. Phone Circle 6830. Open evenings.

ESSEX coach, 1925 series; must sell this week; bargain. 18 West 634.

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HAYNES 1922 sedan; repainted; excellent; others, terms. Flint Co., 236 West 55th.

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LINCOLN sedan coupe, Limo, Judkins. Knickerbocker, 1,634 Broadway, at 53d St.

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Series 7 Sportif, 4-pass.
Also numerous other makes.
Terms can be arranged. Your present car taken in part payment.
Exchange Car Dept. Locomobile Bldg.
THE LOCOMOBILE CO.,
16 West 61st St. Columbus 7750.

LOCOMOBILE landaulet, refurbished, looks and runs like new car; a wonderful car for business or pleasure purposes. Paige Co., Broadway and 56th St.; open evenings.

LOCOMOBILE sportiff, series 7, 1923, excellent condition, new tires; mechanically perfect; owner leaving country. Shepard, Plaza 6849, appointment.

MARMON 1921 suburban sedan, thoroughly overhauled and repainted; must be seen to be appreciated. Locomobile Company, 16 West 61st St. Exchange Car Dept. Columbus 7750.

MARMON, 1924, 5-passenger sedan; brand new. Sullivan, Jamaica 9400.

MOON 1924 SPORT.
The brown leather upholstery and khaki top combine with the rich blue paint to perfect the appearance of this fine car; two spare tires, trunk mirrors, &c., completes the sport equipment; you'll like it the minute you see it and the price is very low.
REPOSSESSED CARS AVERAGE A FEW MONTHS USE—BUT SELL AT USED CAR PRICES.
CONSOLIDATED SERVICE CO., Inc.
Finance Company Repossessed Cars.
16 West 61st St. Third Floor.
Phone Columbus 3744.

MOON 1923 sedan, repainted; A-1 condition. Flint Co., 236 West 55th.

MARMON 1923 4-pass. speedster; practically new; $1,650; take roadster in trade. Sandman, 401 Flatbush Av. Nevins 2175.

NASH, 1923, roadster; run 5,000 miles; guaranteed perfect condition; all extra equipment; real opportunity for some one to get a dependable car, practically good as new, at half price. Address Private Owner, Box 425, Newark Athletic Club, Newark, N. J.

PACKARD Six 5-Passenger Touring, Late Model.
Splendid condition throughout; 5 months old.
PACKARD WEST CO. Yonkers 7846.

PACKARD, single 6, 1923 sedan, 9,000 miles; like new; all extras; sacrifice; no dealers. Call, chose daily, Dr. Johnson, Plaza 8680, 24 West 59th.

PACKARD 1924 straight eight sedan limousine, slightly used, in excellent condition. Callele, 2,355 Bainbridge Av., Bronx. Olinville 3910.

PACKARD limousine, 1919; very good condition. Locomobile Company, 16 West 61st St. Exchange Car Dept. Columbus 7750.

PACKARD—Five-ton chassis; W. F. model; driven less than 2,000 miles. I. J. Burdick, 10 Arcade Place, Saratoga Springs, N. Y.

PACKARD 1923 single six touring, in excellent condition; a real bargain. Peerless, Broadway at 62d St. CIRCLE 7800.
PACKARD single six sedan, late model; reconditioned throughout. Caswell Motor, 651 West 125th St.

PACKARD 6 sedan, 7-passenger, like new; guaranteed. International Exchange, 1,890 Broadway.

PACKARD 1924 straight eight touring. Knickerbocker, 1,634 Broadway, at 53d St.

PACKARD single 6 sport roadster; exceptional condition; $875; terms. 145 W. 54th.

PAIGE, present model, 7-passenger de luxe touring. Duco paint, disc wheels, balloon tires, bumpers, automatic cleaner, &c.; ran less than 5,000 miles; is equal to new in every respect; wonderful value. Paige, Broadway at 56th St.

PAIGE, late 1923, 5-passenger sport sedan, refinished in two-tone gray, equipped with 2 bumpers, nickel radiator, 2 extra tires, trunk rack, &c., stunning looking car; priced right. Paige, Broadway, at 56th St., open evenings.

PAIGE, 23 SPORT TOURING, $775.
Four-passenger, excellent condition, written guarantee; terms. 904 Seigerin Boulevard. Intervale 3043.

PEERLESS 8-cylinder sport brougham; 3 months old; original owner will sell on display at Lobell's, 1,808 Broadway.

PEERLESS 1923, eight-cylinder, 7-passenger touring car; has had exceptional care; in perfect condition; sacrifice. Vanderbilt 10240.

PEERLESS, 7-passenger touring, slightly used; A1 condition; factory guarantee; bargain. Peerless, Broadway at 62d St.

PIERCE-ARROW landaulet 36, with Westinghouse shock absorbers; in splendid condition in all ways; reasonable.
Chas. C. Tough,
110 East 73d St. Butterfield 9438.

PIERCE-ARROW 1923 7-passenger touring, excellent condition, mechanically and otherwise, newly painted, upholstery in fine shape, wonderful bargain. D. J. Stevens, 259 West 58th.

PIERCE-ARROW 5-passenger sedan, never been sold; will sell for cash with big discount; this is a new model 80. Address Post Office Box 430, Dover, N. J.

PIERCE-ARROW 1920 suburban sedan. All condition; sell at sacrifice. Kaplan, 214 West 65th.

REO 1923 touring, wonderful condition; sacrifice $850. 2,426 Grand Concourse (197th), Bronx.

STEARNS-KNIGHT 1924 roadster, perfect condition; sacrifice, $700. Melrose 0329, after 6.

STUDEBAKER 1924 7-passenger touring; 800 miles; sacrifice. Studebaker Sales, D. Davis, manager, Broadway-166th. Washington Heights 3536.

STUDEBAKER 1924 speedster, run 7,000 miles; can be bought at sacrifice. Kaplan, 214 West 65th.

STUDEBAKER 1924 SEDAN, SACRIFICE. Coupes, tourings; make offer. 240 W. 59th.

STUDEBAKER 1924 sedan, like new; sacrifice. Scott, 136 West 52d. Circle 3222.

WILLS-SAINTE CLAIRE coupe; $1,350. Phone Trafalgar 1668.

WILLYS-KNIGHT 1923 SEDAN, like new throughout; sacrifice price. Chrysler Used Car Dept., 1,748 Broadway. Circle 3550. Open evenings.

WILLYS-KNIGHT 1924 coupe-sedan, $1,150; chance for new car buyer. Marmon Agency, 401 Flatbush Av. Nevins 2175.

WINTON SUBURBAN SEDAN, is excellent mechanical condition and otherwise; must be seen to be appreciated. Locomobile Company, 16 West 61st St. Exchange Car Dept. Columbus 7750.

WINTON TOURING, exceptional mechanical condition and otherwise; must be seen to be appreciated. Locomobile Company, 16 West 61st St. Exchange Car Dept. Columbus 7750.

WINTON 1921 town car; good condition; good appearance; very low price. L. P. Feustman, 110 Broadway.

ATTRACTIVE BARGAINS.
We have at the present time some very attractive rebuilt Willis Sainte Claire motor cars which we are offering at very reasonable prices.
TOURINGS—COUPES
BROUGHAMS—TOWN CARS
SEDANS
These cars cannot be told from new and carry a warranty
WILLS SAINTE CLAIRE EXCHANGED CAR DEPARTMENT.
260 West 57th St. Circle 9745.

REPOSSESSED CARS ORDERED TO BE SOLD AT BIG SACRIFICES!
Chevrolets and Fords, all models.
Maxwell sport tourings.
Flint sport touring, 1924.
Willys-Knight coaches, 1923.
Overland tourings and sedans, 1924.
Cole 8 touring, 1923.
DIRECT AUTO CLEARING CORP.
239-241 West 56th St. Circle 1153.

Motor Trucks.

FIAT, 2½-ton trucks,

THE NATIONAL CITY COMPANY

First Mortgage
6% Bonds
Due 1947

Non - redeemable before 1932

—of the New York Steam Corporation which furnishes steam to over 1,500 buildings, including many of the largest and most important in New York City. Company reports excellent earnings.

Price to yield about
6.16%

Let us send you complete information regarding this issue.

The National City Company
Main Office: National City Bank Building
Uptown Office: 42nd St. & Madison Ave.

Public Utility Bonds

Our current offerings include bonds of over 30 Public Utility Companies, most of which do an electric power and light business.

The maturities range from 4½ to 30 years and the yields from 5.25% to 6.44%.

Details upon request

Harris, Forbes & Co
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NEW YORK

Bonds

Wisconsin-Minnesota Light & Power Co.
First & Refunding 5s, Due 1944
To Yield
5.50%

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Telephone Rector 6960
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EXEMPT FROM ALL FEDERAL INCOME TAXES

Legal Investment for Savings Bank and Trust Funds in New York, New Jersey and Massachusetts

City of Elizabeth
New Jersey
4½% Gold Bonds
Due May 1, 1930

Legality approved by Messrs. Reed, Dougherty & Hoyt

Price to yield 4.125%

B. J. Van Ingen & Co.
46 Cedar St. — New York.
Telephone John 6364

New York, Lake Erie & Western Coal & R. R. Co.
First Ext. Mortgage 5½% Bonds, Series "A"
Due May 1, 1942

These bonds are secured by a first lien on about 14,000 acres of coal lands in Pennsylvania and on mineral rights in approximately 7,900 additional acres. They are also a first mortgage on the railroad properties of the Company, twenty miles of which constitute part of the main line of the Buffalo, Rochester & Pittsburgh Railroad Co.

Price to yield 5.30%

Kean, Taylor & Co.
Five Nassau Street
New York

FINANCIAL MARKETS

Stocks Irregular, Business Smaller—Bonds Also More Variable, Sterling Lower.

Something of heaviness was visible in all markets yesterday. Neither in amount of business done nor in the trend of prices did the Stock Exchange repeat the preceding day's movement. Prices even for investment bonds were slightly more uncertain, although money rates did not stir. Sterling fell back temporarily; the grain and cotton markets declined. All this seemed to reflect less a tendency to reaction than a certain lassitude of speculative energies, with prices consequently drifting in response to actual demand.

The stock market gave no sign of moving according to political expectations; its irregularity occurred in face of a rise in the odds on Coolidge to a 3-to-1 basis. Presumably it was more immediately influenced by the very poor quarterly earnings statement given out yesterday by the Bethlehem Steel. This statement, showing fixed charges barely covered, was certainly not inspiring; it was tangible evidence of the disappointing steel trade situation which had already been indicated by the end-of-August estimates that independent producers were working at barely 50 per cent. of capacity against 73 or 80 a year before and the still lower ratio in July. On the other hand, railway earnings now coming to hand for September are distinctly encouraging; the increase in net receipts over 1923 is repeated in each successive report. As a whole, prices on the Stock Exchange did not change very greatly; but there were more net declines to offset net advances than the day before.

Sterling lost ground fractionally, perhaps because commercial drafts against our produce exports cut a larger figure, but it recovered all the decline in the later market. The day's decline of 2½ cents or thereabouts in wheat and corn may have been response to the report on harvest weather or, in the case of wheat, to the very large sales by farmers. Corn went to the lowest price of October. The weekly Federal Reserve statement was chiefly interesting for the sweeping cut in rediscounts, which decreased $39,800,000 for the system and $36,000,000 for the New York Bank alone. Rediscounts of merchants' paper went to the low point of the year and the New York reserve ratio, which a week ago stood at the lowest figure since August of 1921, was advanced nearly 8 per cent.

The huge "car loadings" have become an old story with the progress of Autumn business, yet each successive report brings up striking considerations of its own. Yesterday's showing of 1,088,462 cars for the second week of October does not match the high record of 1923, but it runs far beyond the corresponding week in 1923 or any other year. Another point of particular interest is the fact that, while loadings of grain decreased 8,552 cars as compared with the first week of October, loadings of general merchandise and miscellaneous freight increased 4,511, exceeding by 12,245 cars the second week of October, 1923, and breaking all records in our railway history.

It is hardly necessary to point out again that this is tangible witness to a general mercantile trade which, in actual volume at any rate, is unprecedented. It should be carefully kept in mind, however, first, that the unexampled magnitude of these weekly deliveries proves manufacturers and producers to have had no trouble in meeting orders quickly; second, that the promptness and efficiency with which this huge movement is effected by the transportation lines has brought to a minimum the inducement for retailers to pile up stocks. These two considerations explain the absence, in an undoubtedly very large consumers' demand, of either advancing prices for goods or long-dated "forward orders."

MONEY.

THURSDAY, OCT. 23, 1924.

Money rates were unchanged on the moderate amount taken both on the Stock Exchange and for fixed periods. The official board rate continued at 2 per cent. and at 2½ in the outside trading, while small amounts for the various maturities are taken here and there but at prevailing quotations. Paper brokers asserted that business in that department was "dead," there being little interest either on the side of borrowing or buying. Acceptances enjoyed a moderate size turnover, but here, too, discounts were unchanged.

Call Loans.

Renewals.	High.	Low.	Last.	Last.	Ago.
	2	2	2	2	4

Time Loans.

	Thursday.	Wednesday.
Sixty-ninety days	2½@3	2½@3
Four, five and six months	2½@3½	2½@3½

Commercial Paper.

	Thursday.	Wednesday.
Best names, 4 to 6 mos.	3@3½	3@3½
Other names, 4 to 6 mos.	3½	3½

Rediscount Rate, Reserve Bank.

Rate on all classes of rediscountable paper, 2 per cent. Rate fixed Aug. 8, when it was reduced from 3½ per cent.

Bankers' Acceptances.

Call loans against acceptances..... 1½
Prime bankers' acceptances, eligible for purchase or rediscount by Federal Reserve Banks. Rates quoted are for discount at purchase:

	Bid.	Asked.
30 days	2¼	2
60 days	2¼	2¼
90 days	2¼	2¼
Four months	2¼	2¼
Five months	2¼	2¼
Nonmember and private bankers, 60-90 days	2½	2½

London Market.

Money in London ½ lower at 2¼ per cent.; short bills unchanged at 2½ per cent.; three months' bills unchanged at 3 13-16 per cent.

Gold bullion 1d off at 92s per fine ounce. Taking the British Mint standard price of 85s per fine ounce as par, the market quotation of gold would represent a London price of 108 1-4. Highest for the year to date 115 1-3, on Jan. 21; lowest, 106 1-4, on Aug. 11. The highest price since open trading in gold was resumed at London in September, 1919, was 140 3-4, on Feb. 9, 1920; the lowest, 102 1-4, on Feb. 21, 1923.

Clearing House Exchanges.

Exchange of checks at the New York Clearing House $823,000,000; balances, $90,000,000; Federal Reserve credit balance, $71,000,000; exchanges this day a year ago, $669,000,000.

SILVER BULLION.

Bar silver in London 3d off at 35 1-4d per ounce; New York price ¼ lower at 70 1-8c.

Range for 1924:

	Highest.	Lowest.
London	35 1-4d Dec. 3	29 1-2d Apr. 7
New York	72 1-2c Oct. 8	62 1-8c Jan. 11

Range for 1923:

London	31 1-16d Dec. 31	29 1-2d Feb. 3
New York	65 1-8c Mar. 31	57 1-8c July 26

NEW YORK STOCK EXCHANGE TRANSACTIONS

THURSDAY, OCTOBER 23, 1924.

Day's Sales.	Wednesday.	Tuesday.	A Year Ago.	Two Years Ago.	Year to Date.	Same Period 1923.	1922.	1921.	1920.
870,127	1,027,049	844,329	565,920	1,180,150	198,641,258	184,054,175	215,215,846	136,411,290	178,025,903

1924. High.	1924. Low.	Sales.	Stock and Dividend Rate.	First.	High.	Low.	Last.	Net Ch'ge.	Closing Bid.	Closing Ask.
89¾	73¼	200	Adams Express (6)	86	86	86	86	+ ½	86	86½
89½	67¼	300	Air Reduction (10)	83¾	83¾	83	83	+ ½	81½	82½
11¾	4¾	200	Ajax Rubber	9¼	9¼	9¼	9¼	+ ¼	9	9¼
½	½	100	Alaska Gold Mines	½	½	½	½			
79	65	700	Allied Chem. & Dye (4)	71½	71¾	71½	71½	- ½	71	71½
118¼	110	100	Allied Chem. & Dye pf. (7)	117	117	117	117		116½	117
67¾	47¾	700	Allis-Chalmers Mfg. (4)	58½	58¾	58½	58¾	+ ¾	58½	59
17¾	7¾	800	Am. Agricul. Chemical	12¾	12¾	12¼	12½	- ¼	12½	12¾
49¾	36	700	American Beet Sugar (4)	37	37	36	36	- 1½	35	38
132¾	90¾	30,200	American Can (16)	131¾	132¾	131¼	131¾		131¼	131½
178	153¼	300	Am. Car & Fdy. (12)	164¼	164¼	163¼	163¼	- ¾	162½	165
123	119¾	100	Am. C. & F. pf. (7) stmp.	120	120	120	120		120	120¾
25	21¼	300	Am. Chain, Class A (2)	22¾	23¾	22¾	23¾	+ ¼	22½	23½
36¼	14¾	500	American Chicle	34¾	34¾	34	34	- ¾	33½	34½
6¾	3¾	100	Am. Druggists' Syndicate	5¾	5¾	5¾	5¾	+ ¼	5¾	6
121½	93	300	Am. & For. Pw. 3½% pd. (7)	115½	115½	115½	115½	+ ¼	115½	115¾
131¾	91¾	300	Am. & For. Pw. full pd. (7)	115¾	115¾	115½	115¾	+ ¼	115½	116
13¾	7¾	400	Am. Hide & Leather	12¾	12¾	12	12		11½	12
69	50¾	1,100	Am. Hide & Leather pf.	67¾	67¾	66¾	67¾	+ ¼	67	67¾
96	72	1,600	American Ice (7)	76¾	78¾	77¾	78¾	+ ¾	77½	78¾
29¾	17¾	9,800	American International	27¼	28¼	27¼	27¾	+ ¼	27¼	27¾
22¾	13¾	200	American Linseed	18¾	18¾	18¾	18½		18¼	18¾
83¾	76¾	800	Am. Locomotive (6)	78	78¾	77¾	78½	- ¾	78½	78¾
48¾	35¾	200	American Metal (2)	46	46¾	46	46½	- ¼	46¼	46¾
6,200	5¾	5,400	Am. Metal Co. pf. (6)	5¾	6	5¾	6	+ ¼	5¾	6
154¾	104	200	Am. Ship & Commerce	104	104	104	104		103½	104
78¾	57¾	20,200	Am. Smelt. & Ref. (5)	76½	77¾	75¾	77¾	+ 2¼	77¼	77½
105	94	1,100	Am. Smelt. & Ref. pf. (7)	104	104¼	104	104¼		104	104½
40¾	33¾	700	Am. Steel Foundries (3)	36¾	37	36¾	37	+ ¼	36¾	37
61¾	39¾	6,000	Am. Sugar Refining	38¾	39¾	38¾	39¾	+ ¾	38¾	39¼
89¾	79	300	Am. Sugar Ref. pf. (7)	83	83	83	83	- 1	82	83
26½	6¾	300	Am. Sumatra Tobacco	7¾	7¾	7¾	7¾		7¼	8
130¾	121¾	1,400	Am. Tel. & Tel. (9)	127¾	127¾	127½	127¾		127¼	127¾
167¾	136¾	600	Am. Tobacco (12)	162¾	162¾	162¾	162¾	- ¾	162¼	163
164½	135¾	400	Am. Tob., Class B (12)	161½	161¾	161¼	161½	- ¾	161¼	162
106½	101	800	Am. Tobacco pf. (6)	105¾	105¾	105¾	105¾		105¼	105¾
128¾	60	100	Am. W. W. & Elec.	114	114¾	113¾	113¾	- 1¼	112½	113¾
99	66	1,900	Do participating pf. (6)	81¾	94	81¾	94	+ 2¾	85½	94
78¾	61¾	18,300	American Woolen	55¾	55¾	52¾	53¾	+ 1	53½	53¾
102¾	84	200	American Woolen pf. (7)	95	95	94	94	- 1	93½	93¾
7	2½	900	Am. Writing Paper pf.	2¾	2¾	2	2		2	2¼
4¾	1¾	100	Am. Writing Paper cfs.	1¾	1¾	1¾	1¾		1½	1¾
24¾	24	400	Am. Woolen pf. (8)	27¾	28	27¾	28	+ ¼	26½	27½
42	25¾	6,000	Anaconda Copper	36¾	36¾	35¾	36¼	+ ¾	36¼	36¾
36	25	100	Ann Arbor pf.	32	32	32	32		31	33¾
93¾	83¾	100	Armour & Co. Del. pf. (7)	87	87	87	87		87	89
122¾	79	500	Associated Dry Goods (6)	120¾	120¾	120¼	120¼	- ¾	120	120¾
93	83¾	100	Associated Dry G. 1st pf. (6)	92	92	92	92		91	93
34¾	27¾	11,100	Associated Oil (1¼)	30¾	31	30¾	30¾		30¼	30¾
108	87¾	4,300	Atch., Top. & S. Fe (8)	105¾	106¾	105¾	106¾	+ ¾	106¾	106¾
93½	86¾	100	Atch., Top. & S. Fe. pf. (5)	92	92½	92	92	+ ¼	92	92½
3¼	1¾	100	Atlanta, Birm. & At.		2¼	2¼	2¼			
138	112	400	Atlantic Coast Line (16)	134¾	134¾	134¾	134¾	+ ¼	134	134¾
27¾	17¾	500	Atlantic Gulf & W. Indies pf.	20¾	20¾	20¾	20¾		20¾	21
140½	129¾	700	Atlantic Refining	89¾	89¾	89¾	89¾	+ ¾	89¼	89¾
30	18¾	100	Austin Nichols	24	24	24	24		23½	24
89¾	79	100	Austin Nichols pf. (7)	88	88	88	88	+ ¾	86	88
131	104¾	8,400	Baldwin Locomotive (7)	118¾	118¾	118	118¾	+ ¼	118¾	118¾
65	52¾	3,300	Baltimore & Ohio (5)	61¾	61¾	61	61¾	+ ¾	61¼	61½
61¾	56¾	100	Baltimore & Ohio pf. (4)	59	59	59	59		58¾	59¼
92¾	86	100	Bangor & Aroostook pf. (7)	92¼	92½	92¼	92¼	+ ¼	92	93
21¾	14	100	Barnsdall Class A	15¾	15¾	15¾	15¾	+ ¼	15	15¾
19¾	10	100	Barnsdall Class B	13	13	13	13		13	13¾
58½	44¾	400	Bayuk Cigars	47¾	47¾	47¼	47¾		47¼	47¾
113½	113¼	700	Beech Nut Pkg. (2.40)	57¾	58¼	57¾	58¼	+ ¼	57¾	58¼
62¾	57¾	100	Beech Nut Pkg. pf. (7)	113¾	113¾	113¾	113¾		113¾	114
97	88¼	12,200	Bethlehem Steel	95¾	96¾	95¼	95¾	+ ¾	95¼	95¾
110¾	102	1,200	Bethlehem Steel pf. (7)	92¾	92¾	91¾	91¾	- 1	92	92¾
13¾	7¾	600	Bethlehem Steel pf. (8)	105¾	105¾	103	105	- 1½	104¾	105¾
120	107¾	100	British Empire St. 1st pf.	31	31	31	31		30½	31
29¼	13¾	100	Brklyn. Edison Elec. (6)	117¾	117¾	117¾	117¾	- ¼	117¼	117¾
70¾	48¾	5,800	Brklyn-Manh. Transit	57¾	58¾	57¾	58¼	+ ¾	58¼	58½
80¾	56¾	300	Brklyn.-Manh. Tran. pf. (6)	69¾	69¾	69¼	69¾		69¾	70
74¾	49¾	200	Brklyn. Union Gas (4)	74¾	74¾	73½	73½	- 1	73½	74¼
53¾	38	200	Brown Shoe (4)	52¾	52¾	52¾	52¾		52½	53½
94	84	100	Brown Shoe pf. (7)	93	93	93	93	+ ¼	92½	95
66	40	100	Brunswick Ter. & R. (4)	63	63	63	63	+ ¾	63	64
66	40	35	Buff., R. & P. (4) odd lot	65	65	65	65		63	66
112¾	97¾	100	Burns Brothers (10)	109	109	109	109	+ ¾	108½	109
67¾	65	300	Burroughs Add. Mach. (5)	65¾	66	65	66	+ ¾	66	66¾
102	88¼	200	Bush Term. Bldgs. pf. (7)	97	98	97	98		97	98
	6¾	200	Butte Copper & Zinc	7	7	7	7		6¾	7
20¾	14	500	Butte & Superior	16	17	16	16¾	+ ¾	16¾	17
4¾	1¾	100	Caddo Cent. O. & R.	1¾	1¾	1¾	1¾		1¾	1¾
93¾	80	400	California Packing (6)	90½	90¾	90¼	90¾		91	93
29¾	19¼	1,900	California Petroleum (1¾)	22¾	22¾	22¼	22¾	+ ¼	22½	22¾
54¾	41¾	400	Callahan Zinc Lead	3¾	3¾	3¾	3¾		3¾	3¾
19¾	13¾	200	Calumet & Arizona (3)	49	49¼	49	49¼		49	50
254½	142¾	100	Calumet & Hecla (50c)	15	15	15	15		14¾	15
22	14	700	Canadian Pacific (10)	148	148¾	148	148¾	+ ¾	148¼	148¾
27¾	9¾	100	Case (J.I.) Tarashing Mch.	22	23	23	23	+ 2¾	22	24
53¾	29¾	1,100	Central Leather Co.	14¾	14¾	14¼	14¼		14¼	14¾
49¾	40¾	200	Central Leather Co. pf.	44¾	44¾	44¾	44¾	- ¼	44¾	45
68¾	30¾	1,300	Cerro de Pas.Cop.(4). & d.	44¾	46	45¾	46	+ ¾	45¾	46
92¾	87¾	200	Chandler Motor (3)	32	32	32	32		31½	32½
107¾	99¾	1,100	Chesapeake & Ohio (4)	83¾	83¾	83¾	83¾	+ ¼	83¾	83¾
108¾	90¾	100	Ches. & Ohio pf. (6)	102¼	102¼	102¼	102¼	- 1	102¼	104
6¾	3¾	100	Chicago & Alton	5¾	5¾	5¾	5¾		5¾	6
13¾	6¾	700	Chicago & Alton pf.	12¾	12¾	12¾	12¾	+ ¼	12¾	13
7¾	4	900	Chicago Great Western	7¾	7¾	7¾	7¾		7¾	7¾
23¾	10¼	4,400	Chicago Gt. Western pf.	23¾	23¾	22¾	22¾	- ¼	22¾	23¼
13¾	10¾	1,700	Chicago, Mil. & St. Paul.	12¾	12¾	12	12		12	12¼
20¾	15¾	2,500	Chi., Mil. & St. Paul pf.	20¾	20¾	20¼	20¼	- ¼	20¼	20¾
64¾	34¾	400	Chi., R. I. & Northern (4)	60¾	60¾	60¾	60¾		60¾	61
36¾	21¾	3,300	Chi., R. I. & Pacific	33¾	34	33¾	33¾	+ ¼	33¾	33¾
91	76¾	200	Chi., R. I. & Pac. pf. (7)	89¾	89¾	89¾	89¾		89¾	90
78¾	45¾	100	Chi., R. I. & Pac. pf. (6)	78½	78½	78½	78½	+ 1½	77¾	78¾
47¾	23	100	Chi., St. P. Minn. & Om.	45¾	45¾	45¾	45¾		44	46
35¾	25¾	200	Chicago Yellow Cab (4)	46¾	47¾	46¾	47¾	- 1¼	48	49¼
78¾	55	5,400	Chile Copper (2½)	21¾	21¾	21¾	21¾	- ¼	21¾	21¾
78¾	61	100	Cluett, Peabody (5)	57	57	57	57		56	57¾
24¾	21¾	3,800	Coca-Cola (7)	75¾	76¼	75¾	76	+ ¼	75¾	76¾
44¼	20	2,800	Colorado Fuel & Iron	41¾	41¾	40¾	41		41	41¼
44	20	200	Colorado Southern	44	44	44	44		44	44
69¾	50	200	Colorado South. 1st pf. (4)	60	60	60	60		58	60
44¾	33	9,900	Columbia Gas & Elec. (2.60)	43¾	44¾	43¾	44¼	+ ¾	43¾	44¾
55¾	39¾	400	Columbian Carbon (4)	43¾	43¾	42¾	42¾	- ¼	43	44
47	30¾	100	Com. Inv. Trust (2½)	45	45	45	45	+ 1½	41	45
68	33	400	Commercial Solvents B.	65	65	63¾	63¾	- 1¼	62½	64¼
96¾	35¾	1,800	Congoleum Co. (3)	45	45¾	44¾	44¾		44	45
23¾	11¾	300	Conley Tin Fdy.	11¾	11¾	11¾	11¾		11¾	12
22¾	11¾	400	Consolidated Cigar	19¼	19¾	18¾	18¾	- ¾	18¾	19
75¼	60¾	8,600	Consolidated Gas (8)	70¾	70¾	70¾	70¾		70¾	70¾
155¾	120	800	Con. Gas, E. L. & P., B. (6)	136	136	135	135	- 1	134	136
8	3¾	900	Consolidated Textile	3¾	3	2¾	2¾		2¾	3
60¾	43¾	1,000	Continental Can (4)	57¾	57¾	57¾	57¾	- ¾	57¾	57¾
95¾	89¼	200	Continental Insurance (6)	92	92	92	92		91	92
9	6	300	Continental Motors (80c.)	6¾	6¾	6¾	6¾		6¾	6¾
37¾	31¼	4,700	Corn Products Refin. (2)	37	37	36¾	36¾	- ¼	36¾	36¾
40¾	22¾	7,400	Cosden Co.	26	26¾	26	26¾	+ ¼	26¾	26¾
42	28¼	3,800	Crucible Steel (4)	55¾	55	54¾	55	+ ¾	55	55¾
36	25	100	Crucible Steel pf. (7)	89¾	89½	89¾	89¾		88	89¾
93¾	83¾	1,300	Cuba Cane Sugar	11	11	10¾	11	- ¼	11	11¾
122¾	79	11,300	Cuba Cane Sugar pf.	56¾	56¾	53¾	54¾	- 1	54¾	55
93	83¾	2,400	Cuban Amer. Sugar (5)	29¾	29¾	28¾	29¼	+ ¼	29¼	29½
34¾	27¾	600	Cuban Amer. Sugar pf. (7)	98	98	98	98		98	98½
108	87¾	100	Cuban Dominican Sugar	6¼	6¼	6¼	6¼	+ ¼	6	6¾
74½	49¾	1,700	Cuyamel Fruit (4)	49¾	49¾	48¾	48¾	- ¾	48¾	49¾
32½	10¾	100	Dan. Boone Woolen Mills	10¾	10¾	10¾	10¾	- ¼	10¾	10¾
68½	41	3,300	Davison Chemical	46	46½	45¾	45¾		45¾	46¾
80	61¾	100	Deere & Co. pf. (3)	80	80	80	80	+ 2	78	80
134¾	104¾	1,800	Delaware & Hudson (9)	123¾	123¾	122¾	123¼	+ ¼	122¾	123¾
146¾	110¾	1,000	Del., Lack. & West. (6)	135¾	135¾	135¼	135¼	- ¾	135¼	135¾
110¾	102¾	300	Detroit Edison Co. (5)	106¼	109½	106¼	109½	+ 2¾	109½	109¾
6¾	3¾	100	Duluth, S. Sh. & Atl. pf.	4¾	4¾	4¾	4¾		4	5
141¾	112	500	Du Pont de Nemours (5)	128¾	128¾	128¾	128¾		127¼	128½
112¾	104¼	700	Eastman Kodak (17½)	109¾	110¾	109¾	110¾	+ ¾	110¾	111
24¾	9¾	200	Eaton Axle & Spring	10	11	10	11		10¼	11
94	90¾	100	Electric Storage Bat. (4)	57¼	57½	57	57¼	- ¼	57	57¾
15	7¾	100	Emerson Brantingham pf.	8	8	8	8		7¾	9
35¾	20¾	800	Erie	25¾	26¾	25¾	26¾	+ ¾	25¾	26¾
42¾	25¾	900	Erie 1st pf.	35¾	36¾	35¾	36¾	+ ¾	35¾	36¾
43	25¾	200	Erie 2d pf.	27¾	28¾	27¾	28¾	+ ¾	27¾	28¾
28¾	26¾	100	Fairbanks-Morse (2.60)	27¾	27¾	27¾	27¾		27¾	27¾
87¾	61	4,600	Famous Players-Lasky (5)	81¾	82¾	80¾	82¾	+ 1¾	82¾	82¾
54¾	41¾	700	Federal M. & S. pf. (7)	50¾	51¾	50¾	51¾		50¾	52
139	118	80	Fid.-Phenix F. Ins.(6).o. l.	132¾	132¾	132¾	132¾		132	134
104	84	300	Fifth Avenue Bus (60c)	111	114	111	114	+ 3	111	114
104¾	92	100	Fisk Rubber	94	94	94	94		93	95
68	38¾	1,700	Fisk Rubber 1st pf.	69¾	69	68	68	+ ¾	67	68
76¾	44¾	10,100	Fleischmann Co. (1¾)	73	76¾	73	76¼	+ 2¾	76¼	76¾
85¾	66¾	600	Foundation Co. (f)	85	85¾	84½	84½		84	84½
19¾	14¾	600	Freeport-Texas	18¾	19	18¾	18¾	- ¼	18¾	19
94¾	82¾	100	Gen. Am. Tank Car pf. (7)	95¼	95¾	95¼	95¾		95	98
47¾	31¾	4,000	General Asphalt	41½	42¾	40¾	42¼	+ 1¾	41¾	42¾
85	71¼	100	General Asphalt pf. (5)	82¾	82¾	82¾	82¾		81	83¾
281	193¾	6,100	General Electric (6)	260¾	262¾	260¾	262	+ 1	261¼	262
114¾	104¾	2,700	Gen. Electric Special (60c)	109¾	109¾	108¾	109¾		109¾	109¾
61¾	44¾	1,500	General Motors Corp.	89¾	90¾	89¾	90¾	+ ¾	89¾	90
89¾	80	200	General Motors pf. (6)	89¾	89¾	89¾	89¾		89¾	90
100	95¾	1,300	General Motors pf. (7)	99¾	99¾	99¾	99¾		99¾	100
45	32¾	2,900	General Petroleum (2)	42¾	43	42¾	42¾		42¾	43
67¾	47¾	200	Gimbel Brothers	58	58	57	57	- 1	57	58
99	77¾	5,600	Goodrich (B. F.) Co.	81	81¾	81	81¾	+ ¾	81¾	82
99	70¾	400	Goodrich (B. F.) pf. (7)	88	88	88	88	+ ¼	87	88½
71¾	39	2,100	Goodyear T. & R. pf.	68¾	69¾	68¾	69¾	+ ¾	69¾	69¾
98¾	88¼	100	Goodyear T. & R. pr.pf.(8)	97¾	97¾	97¾	97¾		97¾	98¾
21¾	12¾	1,100	Granby Consol	15¾	15¾	15¾	15¾		15¾	16
63¾	53¾	2,800	Great Northern pf. (5)	61¾	62	61¾	61¾	- ¼	61¾	62
31¼	20	100	Gt. Nor. Ctfs. for O. P.(3)	30	30	30	30		29¾	30¾
107¾	99¾	1,700	Great Western Sugar (8)	83½	84	83¼	84		83¾	84
19¾	10	100	Greene Cananea Copper	14¾	14¾	14¾	14¾		14	15
57	50¾	100	Guantanamo Sugar	5½	5½	5½	5½		5½	6¼
22	11¾	600	Gulf, Mobile & Northern	20¾	20¾	19½	19¾	- ¼	19	19¾
77	50	100	Gulf, Mob. & North. pf.(5)	77	77	77	77		76¼	77¾
1,300	69¾	1,300	Gulf States Steel (5)	69	69¾	68¾

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BONDS ON STOCK EXCHANGE

THURSDAY, OCTOBER 23, 1924.

Day's Sales—	1924.	1923.	1922.	1921.	1920.
United States Government bonds...	$2,006,850	$4,270,550	$6,936,000	$7,488,050	$9,958,700
Other domestic bonds.....	8,747,000	6,952,700	7,175,000	3,528,500	4,151,000
Foreign bonds	2,596,500	1,573,500	2,019,500	1,807,000	1,127,000
Total all bonds.....	$13,350,350	$12,796,750	$16,130,500	$12,823,550	$15,236,700
Year to Date—					
United States Government bonds...	$744,569,620	$657,849,080	$1,424,193,407	$1,654,609,080	$2,240,590,250
Other domestic bonds.....	1,753,664,200	1,229,522,100	1,613,609,600	731,121,500	569,263,000
Foreign bonds	468,863,000	373,370,000	505,671,300	267,050,700	246,797,300
Total all bonds.....	$2,967,096,820	$2,260,741,180	$3,543,479,307	$2,652,781,280	$3,056,650,550

UNITED STATES GOVERNMENT LOANS.

Range Since Date of Issue. High.	Date.	Low.	Date.	Range 1924. High.	Low.	Sales.	Issue.	Open.	High.	Low.	Last.	Net Ch'gs.	Closing. Bid.	Asked.	Yield.
108.1	Oct. 15,'22	86.1	June 2,'21	101.28	98.23	308	Liberty 3½s, 1932-47	101.7	101.8	101.5	101.8	+.3	101.7	101.9	3.23
102.23	Oct. 19,'22	86.4	July 11,'21	101.20	98.26	15	Liberty 3½s, registered	101.6	101.4	101.4	101.4	+.3	....	....	....
102.13	Aug. 15,'24	93.00	May 15,'20	102.13	98.27	...	Liberty 1st cv. 4s, 1932-47	....	....	....	....	....	102.12	102.23	3.59
102.6	July 25,'24	93.20	May 10,'20	102.6	97.30	...	Liberty 1st cv. 4s, reg.	....	....	....	....	....	....	....	....
102.12	July 8,'24	91.12	May 20,'20	102.12	98.5	...	Liberty 2d 4s, 1927-42	....	....	....	....	....	101.16	....	3.47
101.16	July 23,'24	91.16	May 21,'20	101.16	98.5	...	Liberty 2d 4s, registered	....	....	....	....	....	....	....	....
105.00	July 13,'24	90.60	June 7,'20	103.00	98.20	...	Lib. 1st 2d cv. 4¼s, 1932-47	....	....	....	....	....	102.00	102.16	....
102.21	Aug. 15,'24	84.00	May 21,'20	102.21	98.8	66	Lib. 1st cv. 4¼s, 1932-47	102.16	102.18	102.16	102.16	—.1	102.16	102.17	3.50
102.16	Oct. 22,'24	84.00	July 30,'20	102.16	98.4	1	Lib. 1st cv. 4¼s, reg.	102.9	102.8	102.9	102.9	—.7	....	....	....
102.00	July 29,'24	91.12	May 20,'20	102.00	98.4	430¾	Lib. 2d cv. 4¼s, 1927-42	101.23	101.24	101.20	101.23	+.1	101.22	101.23	3.64
101.27	Aug. 1,'24	83.16	Dec. 23,'20	101.27	98.2	22	Lib. 2d cv. 4¼s, reg.	101.21	101.21	101.19	101.19	—.1	....	....	....
102.23	Aug. 15,'24	83.20	Dec. 20,'20	102.23	98.6	1361¾	Lib. 3d 4½s, 1928	102.9	102.16	102.8	102.9	—.1	102.9	102.10	2.65
102.21	Aug. 5,'24	82.12	May 10,'20	102.21	99	3	Liberty 3d 4½s, reg.	102.6	102.8	102.6	102.6	—.1	....	....	....
103.00	Aug. 9,'24	82.00	May 20,'20	103.00	98.8	858	Lib. 4th 4¼s, 1933-38	102.21	102.22	102.19	102.21	—.1	102.20	102.21	3.90
102.23	Aug. 2,'24	82.19	May 20,'20	102.23	98.7	12	Lib. 4th 4¼s, reg.	102.18	102.18	102.18	102.18	—.2	....	....	....
107.00	Oct. 21,'24	96.1	Mar. 21,'23	107.00	101.8	153	Treasury 4¼s, 1947-52	106.28	106.28	106.25	106.27	—.3	106.26	106.28	3.80
106.20	Oct. 23,'24	98.20	Apr. 25,'23	106.20	99.13	5	Treasury 4¼s, registered	106.20	106.20	106.20	106.20	+.4	....	....	....

Beginning March 22, 1923, the Stock Exchange officially quotes Liberty bonds in units and fractions, the fractions being 32ds of a unit, and the quotations after the decimal point representing one or more 32ds. In the above table, therefore, the figures of highest and lowest prices during 1924 and since date of issue are reduced to the form now used in the Stock Exchange quotations.

FOREIGN BONDS.

Argentine 6s, 1945 .....
15..... 81¼
5..... 81½
9..... 81½
s f 8s, Ser A, 1957 .....
1..... 94½
2..... 94½
Chinese Ry 5s, 1951 .....
5..... *40%
1..... 41½
City of Bergen 8s, 1945 .....
2..... 112¾
City of Berne 8s, 1945 .....
1..... 111%
11..... 113
City Bordeaux 6s, 1934 .....
24..... 88
Cy Christiania s f 8s, 1945 .....
1..... 110%
1..... 110½
Cy Copenhgn 5½s, 1945 .....
1..... 95½
5..... 95¾
Cy Cr Prague 7½s, 1952 .....
1..... 90¾
1..... 90¾
2..... 90¾
City of Lyons 6s, 1934 .....
1..... 88¾
5..... 88½
2..... 88
6..... 88½
2..... 88½
Cy Marseilles 6s, 1934 .....
2..... 87¾
2..... 88
Cy Montevideo s f 7s, 1952 .....
1..... 90½
12..... 92¾
Cy Por Alegre s f 8s, 1961 .....
94
Cy Rio de Jan s f 8s, 1946 .....
5..... 93½
2..... 93
Cy Rotterdam s f 6s, 1964 .....
9..... 100¾
8..... 100
1..... 100¼
Cy Solvosns 6s, 1936 .....
1..... 87
City of Tokio 5s, 1952 .....
1..... 64%
Cy Trondhjem temp s f 6½s, 1944 .....
2..... 98
City of Zurich 8s, 1945 .....
6..... 111
Czechoslovak Rep 8s, 1951 .....
4..... 101¾
1..... 101½
1..... 101¾
1..... 101¼
8s, 1952, Int ctfs .....
2..... 101¼
3..... 101
1..... 100¾
1..... 101¼
1..... 101½
Danish Munic 20 yr 8s, Ser B, 1946 .....
1..... 109½
1..... 109¾
Dept of Seine temp 7s, '42 .....
8..... 92½
5..... 92¾
3..... 92¾
3..... 92¾
12..... 92¾
7..... 92¾
Dom Rep 5½s, 1942, Int ctfs .....
2..... 92
2..... 93
Dom of Can 5s, 1926 .....
1..... 101¾
5½s, 1929 .....
2..... 104
5s, 1931 .....
2..... 102¾
5s, 1952 .....
20..... 103¼
4s20f.103
20..... 103
Dutch B Ind s f 5½s, '53 .....
6..... 89½
2..... 89¾
s f 6½s, '53 trust rcts .....
10..... 89½
2..... 89¾
6s, 1947 .....
32..... 96¾
4..... 96¾
6s, 1962 .....
3..... 95¾
Framerican Industl Dev temp deb 7½s, 1942 .....
1..... 94½
French Gov 7½s, 1941 .....
3..... 100¾
2..... 101
1..... 101¼
7..... 101
3..... 101¼
14..... 101
10..... 101¼
4..... 101
3..... 101¼
8s, 1945 .....
German Extnl loan, 1924, 5s, 1949, w i .....
207..... 94½
10..... 94¾
5..... 94½
21..... 94½
2..... 94¾
34..... 94½
2..... 94¾
67..... 94½
1..... 94¾
29..... 94½
8..... 94¾
2..... 94½
9..... 94¾
3..... 94½
17..... 94¾
31..... 94½
10..... 94¾
10..... 94½
66..... 94¾
2..... 94½
23..... 94¾
1..... 94½
27..... 94¾
9..... 94½
2..... 94¾
104..... 94½
1..... 94¾
18..... 94½
8..... 94¾
3..... 94½
Great Con El Pow (Japan) s f 7s, 1944, int rcts .....
6..... 91¾
Holland-Am 45-yr s f 6s, 1947 .....
5..... 83½
Japanese Govt s f 6½s, 1954 .....
5..... 91¾
10..... 105¾
14..... 105½
2..... 105¾
2..... 105½
31..... 105½
1..... 105¾
7..... 105½
5..... 105¾
22..... 105½
1..... 105½
German Extnl loan, 1924, 5s, 1949, w i .....
207..... 94½
10..... 94¾
5..... 94½
21..... 94½
2..... 94¾
34..... 94½
2..... 94¾
67..... 94½
1..... 94¾
29..... 94½
8..... 94¾
2..... 94½
9..... 94¾
3..... 94½
17..... 94¾
31..... 94½
10..... 94¾
10..... 94½
66..... 94¾
2..... 94½
23..... 94¾
1..... 94½
27..... 94¾
9..... 94½
2..... 94¾
104..... 94½
1..... 94¾
18..... 94½
8..... 94¾
3..... 94½
Jurgens (Anty) Un Mar Wks 6s, 1947 .....
15..... 85
King Belgium 6½s, 1940, int rcts .....
5..... 97
3..... 96½
16..... 97
6..... 96¾
17..... 97
5..... 97¼
2..... 97¼
2..... 97
5..... 97
16..... 97½
5..... 97¼
12..... 97
1..... 96¾
King Denmark 6s, 1942 .....
10..... 100%
11..... 100%
King Hungary s f 7½s, '44 int rcts .....
6..... 87%
1..... 91¾
1..... 91¾
1..... 91¾
3..... 91¾
2..... 91¾
10..... 91¾
6..... 91½
Indus Bank of Jap gtd deb 6½ nts, 1927 .....
7..... 100%
2..... 99%
7..... 99%
5..... 99½
Oriental Dev deb 6s, 1953 .....
4..... 87¼
Un Mar Wks 6s, 1947 .....
15..... 85
King Belgium 6½s, 1940, int rcts .....
5..... 97
3..... 96½
16..... 97
6..... 96¾
17..... 97
5..... 97¼
2..... 97¼
2..... 97
5..... 97
16..... 97½
5..... 97¼
12..... 97
1..... 96¾
King Norway s f 6s, 1943 .....
11..... 98
2..... 98¼
2..... 98¾
1..... 98¼
3..... 98½
s f 6s, 1944 int ctfs .....
1..... 98
19..... 98¼
2..... 98¼
1..... 98¼
4..... 98½
2..... 98¼
3..... 98
4..... 98½
34..... 98¼
31..... 118%
4..... 118%
2..... 118½
1..... 118%
1..... 118½
s f 6s, 1932 int. ctfs .....
11..... 98½
6..... 98%
8s, 1940 .....
2..... 112½
King of Serbs, Croats & Slovenes 8s, 1962 .....
10..... 88%
40..... 88½
11..... 86¾
5..... 88½
3..... 88%
5..... 88¼
16..... 88½
King Serbs, Croats & Slovenes 8s, 1962 .....
10..... 88%
40..... 88½
11..... 86¾
5..... 88½
3..... 88%
5..... 88¼
16..... 88½
King Sweden 5s, 1939 .....
8..... 105¾
2..... 106
Nord Kys s f 6½s, 1950, int rcts .....
20..... 88½
Paris-Lyons Med R R 6s, 1958 .....
15..... 81
15..... 81¼
10..... 81
5..... 81½
57..... 81
1..... 80¾
7s, 1958 int rcts .....
50..... 93¼
Paris-Orleans s f g 7s, '54 int ctfs .....
10..... 92
1..... 92½
1..... 92½
20..... 92
5..... 91½
9..... 92
3..... 92½
Rep of Bolivia s f 8s 1947 .....
3..... 92%
7..... 92%
1..... 92%
1..... 92%
Rep of Chile s f 7s, 1942 .....
5..... 97¼
18..... 97½
6..... 97
1..... 97
s f 8s, 1941 .....
2..... 103¾
6..... 103½
s f 8s, 1946 .....
1..... 107¾
2..... 106
s f 8s, 1946 .....
1..... 106¼
Republic of Colombia 6½s 1927 .....
2..... 99
12..... 99½
Rep of Cuba 5s, of 1944 .....
1..... 95½
14301. 95
s f 5½s, '53 interim ctfs .....
2..... 96¾
1..... 96¾
1..... 96¾
Rep of Haiti s f 6s, 1952 Ser A .....
6..... 92%
6..... 93½
1..... 92%
1..... 92%
1..... 93%
Rep of Mex 4s, 1904, assented .....
4..... 18
4s, 1910, assented .....
large .....
5..... 23
1..... 23½
small .....
6..... 22½
Rep of Panama extnl sec s f 5½s, '53, trust rcts .....
3..... 99½
Rep of El Salvador s f 8s, 1948, Ser A .....
2..... 102¾
3..... 102½
Rep of Uruguay s f 8s, 1946 .....
5..... 105
State of Queensland 6s, 1947 .....
2..... 103½
s f 7s, '41 .....
1..... 100
State of Rio Grande do Sul 8s, 1946 .....
3..... 96
State of Sao Paulo s f 8s 1936 .....
1..... 100¾
1..... 100¼
1..... 100%
2..... 99%
45..... 99%
2..... 99%
U Kingdom of Gt Brit & Ir cv 5½s, '29 .....
50..... 110%
1..... 110%
50..... 110%
25..... 110%
5½s, 1937 .....
83..... 105¼
1..... 105¾
20..... 105¼
U S of Brazil 7½s, 1952 .....
8s, 1941 .....
3..... 99¾
8..... 99%
3..... 99%
U S of Brazil Cent Rys of Brazil Elec 7s, 1952 .....
14..... 83
Uru Steamship of Copenhagen s f 6s, 1937, interim ctfs .....
5..... 92¼

DOMESTIC BONDS.

Panama 3s, 1961, reg .....
N Y City 4½s, May, 1957 .....
5..... 106¾
25..... 106½
Nov, 1957 .....
2..... 106¾
Ajax Rub s f 8s, 1936 .....
2..... 93½
2..... 94
Allegheny Val 4s, 1942 .....
2..... 92¼
Am Ag Ch cv 5s, 1928 .....
5..... 99¾
Tl&s, 1941 .....
2..... 95
1..... 95¼
1..... 95½
Am Chain s f 6s, 1933 .....
3..... 96½
1..... 96%
1..... 96¾
2..... 97
Am Smelt & Ref 1st 5s, 1947 .....
7..... 95½
3..... 95%
10..... 95%
1..... 95%
5..... 95¼
of Del 5½s, Ser A, '43 .....
1..... 89%
1..... 89%
1..... 89%
3..... 90%
2..... 89½
Am Sugar Ref 6s, 1937 .....
66..... 99%
7..... 99%
1..... 99%
5..... 99%
5..... 99%
9..... 99%
1..... 99½
6..... 99%
9..... 99%
Am Tel & Tel col 4s, 1929 .....
3..... 97½
27..... 97½
16..... 97¾
cv 4½s, 1933 .....
1..... 106%
col tr 5s, 1946 .....
5..... 102%
1..... 101¾
1..... 101¾
1..... 101%
1..... 101¾
1..... 101¾
s f 5½s, 1943 .....
2..... 102%
6..... 103
4..... 102%
3..... 102%
Am Water Wks & Elec col tr 5s, 1934 .....
1..... 96
1..... 95¾
4..... 95%
s f 5½s, Ser B, 1935 .....
1..... 86%
5..... 86¾
s f 6s, 1948 .....
30..... 96
1..... 96½
1..... 95%
4..... 95%
2..... 95%
56..... 95¾
2..... 96
Anaconda Mg 1st s f 8s, Ser A, 1953 .....
30..... 98
6..... 98¾
47..... 98
conv deb 7s, 1938 .....
4..... 99%
10afl. 99½
2..... 99%
1..... 99%
1..... 99½
4..... 99%
17..... 99%
Armour & Co 4½s, 1939 .....
4..... 85½
6..... 85%
10..... 85%
1..... 85%
5..... 85¼
Asiatic Petrol 6s, 1939 .....
1..... 88
prior lien 8½s, 1925 .....
10..... 100
4½s, 1933 .....
25..... 89½
1..... 89½
ref 5s, 1936 .....
2..... 85¾
10..... 85½
7..... 85%
11..... 85¾
1st gold 5s, 1945, interim ctfs .....
10..... 99%
5..... 99%
10..... 99%
3..... 99%
2..... 99%
16..... 99%
14..... 99%
18..... 99%
17..... 99%
Associated Oil 6s, 1935 .....
2..... 101%
2..... 101¾
6..... 101½
8..... 101¾
3..... 101¾
Atch Top & S F gen 4s, 1995 .....
17..... 99¾
9..... 99
conv 4s, '55, 1955 .....
edl 1s, '52, stamped .....
1..... 82%
1..... 82%
Atl Cst L 1st 4s, 1952 .....
4..... 91¼
25..... 91½
gen 4s, assented .....
46s..... 91¾
1..... 91½
conv 7s, 1932 .....
1..... 147¾
4..... 148
2..... 148½
3..... 148
Buff, R & Pit con 4½s, 1957 .....
2..... 87%
Bush Term 5s, 1955 .....
Cal Pet temp s f 6½s, 1933 .....
4..... 100¾
Camaguey Sug 1st s f 7s, 1942 .....
5..... 94
Can Gen Elec deb 6s, Ser A, 1942 .....
2..... 106¾
Canadian Pac deb 4s, perp .....
20..... 79¾
5..... 79¾
19..... 79%
5..... 80
1..... 80
Canadian Nor 7s, 1940 .....
6..... 117
Car, Clin & O s f 6s, Ser A, 1952 .....
1..... 103½
8..... 103%
2..... 103½
s f 6s, Ser A, 1938 .....
35..... 100
Cent Fdy 1st 6s, 1931 .....
Cent of Ga Ry 1st 5s, 1945 .....
1..... 101
con 5s, 1945 .....
1..... 99%
refdgen 5½s, 1959, temp .....
2..... 99¼
Cent Leather 5s, 1925 .....
35..... 100¼
registered .....
2..... 99¾
Cent of N J gen 5s, 1987 .....
3..... 106
Cent Pac std 4s, 1949 .....
2..... 87½
10..... 87%
20..... 87½
Ches & Ohio 4½s, 1930 .....
20..... 95%
2..... 95%
4..... 95%
4..... 95%
10..... 96%
2..... 96%
registered .....
6..... 95¾
conv 5s, 1946 .....
20..... 97%
16..... 97%
10..... 97%
registered .....
5..... 95%
Chi & Alton 3½s, 1950 .....
13..... 44
10..... 44¼
3s, 1949, ctfs of dep, stpd .....
1..... 55
Chi Bur & Qcy gen 4s, 1958 .....
2..... 90
1st & ref 5s, 1971 .....
4..... 101%
1..... 101½
9..... 101%
9..... 102
Chi & E Ill gen 5s, 1951 .....
2..... 73%
2..... 73%
15..... 73%
2..... 73%
1..... 72½
1..... 72½
3..... 72%
4..... 72½
6..... 72%
2..... 72%
Chic C & Con Rys col tr 5s, 1927 .....
10..... 48
Chic & Erie 1st 5s, 1982 .....
Chic Gt Wn 4s, 1959 .....
1..... 59¼
7..... 58%
3..... 59¼
2..... 58%
Chic Ind & L gen 5s, Ser A, 1966 .....
1st & gen 6s, 1966 .....
3..... 101
Chic M & St P gen 4s, Ser A, 1989 .....
10..... 72½
10..... 72
2..... 72%
4s, 1925 .....
C R I & P Ry ref 4s, 1934 .....
3..... 81½
65..... 82
60..... 82½
14..... 82¾
21..... 82
2..... 82¼
25..... 82½
Chi St P M & O deb 5s, 1930 .....
1..... 98%
Chi Terre Ha & Southeastn Ry 1st & ref 6s 1960 .....
1..... 77½
Inc 5s, 1960 .....
6..... 60
3..... 59½
Chic Un Sta Ser A, 1963 .....
1..... 92
1st 5s, Ser B, 1963 .....
5..... 101½
2..... 101¾
6½s, 1963 .....
1..... 117
Chi & West Ind con 4s, 1952 .....
2..... 78%
10..... 76%
4..... 76%
Chile Copper col tr 5s, 1932 .....
18..... 103¼
10..... 103
4afd. 106
Clev C C & St L ref & imp 5s, Ser D, 1963 .....
5..... 95½
5..... 95¾
12..... 96%
12..... 96½
4..... 95%
ref & imp 6s, Ser A, 1929 .....
16..... 103¾
16..... 103¾
Cleve Un Term s f 5s, Ser B, 1973 .....
1..... 100¼
2..... 100¼
20..... 100
temp 5½s, Ser A, 1972 .....
3..... 105
13..... 105¾
4..... 105¾
4..... 106
Col F & I gen 5s, 1943 .....
5..... 91
Col & Southrn ref & ext 4½s, 1935 .....
5..... 88½
2..... 88¾
2..... 89%
2..... 89½
Col G & E 1st 5s, 1927 .....
5..... 100%
3..... 100%
2..... 100%
12..... 100%
Commonwealth Power s f 6s, 1947 .....
3..... 74¾
28..... 75
Cub-Am Sug col 8s, 1931 .....
5..... 108½
4..... 108
Del & Hudson conv 5s, 1935 .....
16..... 99¾
10..... 99½
2..... 99%
10afl. 99%
7..... 99½
Den Gas & El 1st & ref 5s, 1951 .....
2..... 80
13..... 80%
5..... 90
Den & Rio Gr con 4s, 1936 .....
22..... 81¼
1st 5s, 1928 .....
29..... 93
4..... 93¼
2..... 93
1st & ref 5s, 1955 .....
5..... 45
1..... 45¾
5..... 45½
Bankers Tr ofs of dep .....
10..... 44½
Det Edison ref 5s, 1940 .....
5..... 99½
11..... 99¾
3..... 99%
1..... 99¾
col tr 5s, 1933 .....
1..... 101¾
3..... 101¼
2..... 101
Det Riv Tun 4½s, 1961 .....
25..... 92
Det United Ry con 4½s, 1932 .....
13..... 93¼
1..... 93
Dom Iron & S s f 5s, 1939 .....
2..... 63
Donner Steel s f 7s, Ser AA, 1942 .....
11..... 84½
Du Pont de N 7½s, 1931 .....
5..... 108%
Duquesne Lgt 1st 5½s, 1949 .....
8..... 104
col tr 6s, 1949 .....
7..... 105%
1..... 105%
1..... 103½
2..... 105%
E Cuba Sug 7½s, 1937 .....
11..... 103½
5..... 103¾
20..... 103½
Emp Gas & F 7½s, Ser A, 1937 .....
3..... 96%
4..... 96%
4..... 96%
4..... 96%
4..... 96%
4..... 96%
4..... 96%
4..... 96%
4..... 96%
4..... 96%
(3)..... 96%
(3)..... 96%
(3)..... 96%
2..... 96%
1..... 96%
Erie con ext 7s, 1930 .....
1..... 100¼
1st gen 4s, 1996 .....
7..... 83
1st con 4s, 1996 .....
3..... 73½
conv. 4s, Ser A, 1953 .....
3..... 64½
15..... 64½
2..... 64%
Ser B, 1953 .....
8..... 64½
1..... 64½
conv 4s, Ser D, 1953 .....
10..... 69
10..... 68¾
Erie & Jer s f 6s, 1955 .....
1..... 102½
Genes Riv s f 6s, 1957 .....
1..... 100
Fed Lgt & Trac s f 6s, 1942, stpd .....
2..... 96%
Federal Metals s f g 7s, 1939, temp .....
3..... 99
1..... 99½
2..... 99½
ref 5s, Ser A, 1953 .....
Fisk Rubber s f 8s, 1941 .....
18..... 105
4..... 105¼
Fla Cent & Penn con 5s, 1943 .....
34..... 99
Fla East C Ry 6s, 1974, temp .....
5..... 98
Francisco Sug 1st s f 7½s, 1942 .....
11..... 103¾
1..... 103½
Gal Hous & H 5s, 1933 .....
1..... 93½
Gen Elec 3½s, 1942 .....
1..... 83
deb 5s, 1952 .....
5..... 104%
Gen Refractrs 1st 6s, Ser A, 1952 .....
Georgia & Ala 1st con 5s, 1945 .....
5..... 93%
Goodrich B F 6½s, 1947 .....
1..... 96%
9..... 99
1..... 99½
14..... 99
Goodyear Tire & Rub temp s f 8s, 1931 .....
31..... 118%
4..... 118%
2..... 118½
1..... 118%
1..... 118½
Granby Consol cv deb 8s, 1925 .....
1..... 94¼
1..... 94
1..... 93½
10..... 93
Grd Trunk Ry s f deb 6s, 1936 .....
4..... 107½
2..... 107¾
6..... 107%
7s, 1940 .....
5..... 118%
1..... 118¾
Great Northrn ref 4½s, 1961 .....
2..... 91½
5s, 1973 .....
24..... 93¾
gen 5½s, 1952 .....
2..... 100%
3..... 101
gen 7s, 1936 .....
6..... 109¼
12..... 109½
6..... 109
Green Bay & W deb ctfs B .....
3..... 11
Hav El Ry L & P gen 5s, 1934 .....
1..... 85%
Hershey Choc s f 6s, 1942 .....
2..... 103½
5..... 103¾
Hoc Val 1st 4½s, 1959 .....
Hud & Man 1st & ref 5s, Ser A, 1957 .....
adj inc 5s, 1957 .....
King Edward Hotel 6s, 1937 .....
5..... 85%
2..... 85%
stamped .....
10..... 85½
2..... 85%
5..... 85%
6s, 1932 .....
10..... 87½
10..... 87
Int Great Nor 1st 6s, Ser A, 1952 .....
2..... 101½
1..... 101¾
2..... 101¾
4..... 101½
3..... 101%
1..... 102
1..... 101¾
adj 6s, 1952 .....
33..... 81¼
2..... 81½
4..... 81
5..... 81½
35..... 81
10..... 80¾
11..... 81
1..... 80%
1..... 80%
1..... 81
Int Mer Mar s f 6s, 1941 .....
2..... 87½
4..... 87½
2..... 87½
Int Paper cv 5s, 1947 .....
5..... 86%
6..... 87
4..... 86%
Iowa Cent 1st 5s, 1938 .....
2..... 58½
1..... 58¼
K C Ft S & M 4s, 1936 .....
6..... 81¾
Kan City Ft & Lt 1st 5s, 1952, Ser A .....
1..... 94½
7..... 94¾
1..... 94½
5..... 94%
1..... 94¾
Kan City So 5s, 1950 .....
1..... 88%
1..... 89
5..... 89¼
8s, 1950 .....
5..... 71¾
Kans. 71½
1s1df. 71¼
Kan Cy Term 4s, 1960 .....
12..... 84%
Kan Gas & El 1st s f 6s, 1952, Ser A .....
2..... 98½
Kayser (J) s f 7s, 1942 .....
12..... 99¾
Kelly Spr Tire s f 8s, 1931 .....
6..... 98
8..... 98
Keystone Tel 7s, 1935 .....
1..... 98%
8..... 84½
Kings Co E L & P gu money-ctf .....
1..... 118
Kings Co Lt 1st 6½s, '54 .....
1..... 105
1st ref 5s, 1944 .....
1..... 95%
Kinney & Co cv 7½s, '36 .....
2..... 105
Lacks Steel 5s, 1950 .....
8..... 91
Laclede Gas Lt of St L 1st col & ref 5½s, 1953 .....
5..... 95½
5..... 95¾
3..... 94%
1..... 94½
L E & W 1st 5s, 1937 .....
2..... 99½
L S & M So 3½s, 1997 registered .....
5..... 77%
4s, 1928 .....
18..... 98%
1933 .....
1..... 96%
6..... 96¾
Lehigh Valley R R Co con 5s, 2003 .....
10..... 99½
2..... 99%
Lehigh Val of Pa con 4s, 2003 .....
4..... 80%
con 4½s, 2003 .....
7..... 89%
6..... 88%
Liggett & Myers 7s, '44 .....
3..... 111¾
5s, 1951 .....
11..... 98¾
8..... 99
Long Island ref 4s, 1949 .....
1..... 83½
unif 4s, 1949 .....
1..... 82¾
Lorillard Co 5s, 1951 .....
5..... 97
1..... 96%
14..... 97
Lou & Ark 5s, 1927 .....
2..... 100½
Louis Gas & E 6s, Ser A, 1952 .....
4..... 91¾
Louis & Nash ref 5½s, 1930 .....
1..... 105%
2..... 106
1..... 106¼
1st & ref 5s, 2003 .....
5..... 103¾
1st & ref 4½s Ser C, 2003 .....
53..... 93
unif 4s, 1940 .....
4..... 92%
S & N Ala 5s, 1963 .....
1..... 104¾
Magma Copper conv 7s, 1932 .....
6..... 114%
Manati Sugar s f 7½s, 1941 .....
1..... 99
2..... 98%
2..... 98¾
2..... 98½
2..... 97%
Manhtn con 4s 1990 .....
2..... 80%
2d 4s, 2013 .....
5..... 51¾
2..... 52
Manila El Co 1st ref 7s, 1942 .....
5..... 98½
Market St Ry s f 7s, Ser A, 1940 .....
9..... 98
Marland Oil s f 7½s, Ser B 1931 .....
5..... 105
5..... 105½
s f 8s, 1931 .....
7..... 107%
2..... 106
9..... 105%
Metro Edison 1st & ref 5s, Ser B, 1953 .....
1..... 100%
1st & ref 5s, Ser C, 1953 .....
1..... 96
Metropln Power 1st 5s, Ser A 1953 .....
2..... 100
Mex Petrol'm s f 8s, 1938 .....
19s1f. 108
1..... 108
19s2f. 108
Midvale Steel col tr 5s, 1936 .....
1s1f. 88
3..... 88½
15(3). 88
2..... 88%
5(3). 88½
1..... 88¾
Milw Gas 4s, 1927 .....
1..... 96%
Mill El Lgt & Ry con 5s, 1926 .....
1..... 100%
1st & ref 5s, Ser B, 1951 .....
15..... 85½
ref & ext 4½s 1951 .....
27..... 86¼
1st & ref 6s, Ser C, 1953 .....
2..... 97½
Milw, Sp & N Wn 1st 4s, 1947 .....
1..... 86%
Minn & St L con 5s, 1934 .....
2..... 51¼
1st & ref 4s, 1949 .....
19
M,St P & SSM con 4s, 1938 .....
28..... 87¼
16..... 87
ref 6s, Ser A, 1946 .....
2..... 100
col tr 6½s, 1931 .....
1..... 101½
2..... 101¾
Mo, Kan & T 1st 4s, 1990 .....
2..... 81¼
4..... 81¾
pr lien 5s, Ser A, 1962 .....
10..... 86¼
1..... 86
10..... 86¼
2..... 86
4s,Ser B,1962 .....
adj 5s, 1967 .....
80..... 62¾
5..... 63
10..... 62¾
60..... 63
1..... 63¼
21..... 63
1..... 63¼
4..... 63
3 (3)..... 63
1..... 63¼
8..... 63
1..... 63¼
17..... 63¼
1..... 63¾
3..... 63¼
1..... 63¾
Mo Pac 1st con 6s, 1949 .....
45..... 98
1st & ref 5s, 1965 .....
2..... 82¾
10..... 82¾
7..... 82¾
gen 4s, 1975 .....
10..... 62¼
13..... 62%
30..... 62½
11..... 62¾
51..... 62¾
3..... 62½
23..... 62¾
3..... 62¾
3d ext 4s, 1938 .....
1..... 84%
2..... 84
Moh & Ohio, Monte div 5s, 1947 .....
2..... 98
St L div 5s, 1927 .....
2..... 100¼
St L & C gtd 4s, 1931 .....
1..... 94½
Montana Pow 5s,SerA,1943 .....
1..... 98¾
Montl Trmwys 1st ref 5s, 1941 .....
1..... 93%
Morris & Co s f 4½s,1939 .....
1..... 194
Morris & Ess 1st & ref 6½s, 2000 .....
1..... 78¼
Mtge Bonds Co 5½s 1932 .....
1..... 94
Nat Acme Tl&s, 1931 .....
2..... 87
Nat Tube 5s, 1952 .....
1..... 101½
N O Tex & M 5½s, 1954 .....
10..... 98
5..... 99
1..... 98%
2..... 98
income 5s, 1935 .....
3..... 91¾
1st 6s, Ser B, 1954 .....
1..... 90¾
7..... 91
N Y Central deb 5s, 1935 .....
12..... 107%
4..... 107¼
11..... 107¼
14..... 107½
95..... 107%
10..... 107½
ref & imp 5s, 2013 .....
1..... 99¾
1..... 100
8..... 99%
4..... 100%
24..... 100

Continued on Following Page.

Additional Offering

$5,000,000

American Power & Light Company

Gold Debenture Bonds, American Six Per Cent. Series

Dated March 1, 1916 Interest payable March 1 and September 1. Due March 1, 2016

BANKERS TRUST COMPANY, NEW YORK, TRUSTEE

From the letter of Mr. C. E. Groesbeck, President of the Company, we summarize as follows:

Business and Territory American Power & Light Company, incorporated under the laws of Maine in 1909, owns practically all the common stocks of companies supplying, directly or indirectly, 397 communities, of which 369 are supplied with electric power and light service, while gas and/or water and other miscellaneous service is supplied to the remaining communities. The territory served includes many important cities, such as Portland, Oregon; Wichita, Kansas; Yakima and Walla Walla, Washington; Omaha, Nebraska; Council Bluffs, Iowa; Duluth, Minn.; Superior, Wis.; Fort Worth, Galveston and El Paso, Texas; and Miami Beach and Miami, Florida; and has a population estimated at 2,087,000.

Gross earnings of Operating Subsidiaries (exclusive of earnings from the recently acquired Florida properties) for the year ended August 31, 1924, were $33,701,164 and net earnings were $13,876,517. Of the Gross Earnings 76% were derived from the electric business, 22% from gas business, and 2% from miscellaneous business.

Earnings Actual Net Earnings of American Power & Light Company for the year ended August 31, 1924, were $4,466,326, equal to more than 3¼ times annual interest charges on the $21,730,300 Gold Debenture Bonds to be outstanding, which, upon completion of the present financing, will constitute the entire interest bearing indebtedness of the Company.

Equity The Gold Debenture Bonds take precedence as to earnings and assets over 166,676 shares of Preferred Stock and 1,480,353 shares of Common Stock having a combined market value in excess of $76,000,000. Dividends have been paid regularly on the Preferred Stock at the rate of $6 per share per annum since the inception of the Company and on the Common Stock since 1912.

Supervision Electric Bond and Share Company supervises (under the direction and control of the boards of directors of the respective companies) the operations of American Power & Light Company and its Subsidiary Companies.

All legal matters in connection with the issuance of these Bonds will be passed upon by Messrs. Murray, Aldrich & Rober

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Due July 1, 1939-1954
1. This issue of $320,000 is the total bonded debt on properties assessed in 1924 at $4,321,208.
2. Direct and general obligation on all taxable property in school district comprising practically all of village of Seneca Falls and including valuable adjacent properties.
Legal Investment for Savings Banks and Trust Funds in New York State
Prices to Yield 4.20%
Descriptive circular on request
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Realty Associates Co.
Singer Mfg. Co.
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Private Wires to CHICAGO MONTREAL TORONTO
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AND N. Y. COTTON EXCHANGE

Alabama Great Southern
Sterling 5s, 1927
Seaboard Air Line
1st 4s, 1950
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High Grade Bonds
NEW YORK
Providence Boston

BANKERS PLANNING 'RICH MAN'S TRUST'

Forming a New Investment Corporation, Subject to Approval by Stock Exchange.

WOULD ISSUE BONDS

Interest Would Be Paid Out of Income From Listed Securities Bought and Pledged.

The attitude of the New York Stock Exchange toward plans now pending for the formation of a large new investment trust will determine whether the project contemplated by influential Wall Street banking interests will be carried through. The bankers propose to launch a "rich man's" investment trust, and in the creation of the new company would depart from old methods of setting up American trusts. They also would introduce to the investor something novel in this country by way of new financing.

Full details were not revealed yesterday for the reason, it was explained, that no clew had as yet been received to show whether the Stock Exchange would sanction the idea. If it does the new security trust will be formed; if not, it either will be discarded or else changed in its present essentials. Members of the Board of Governors, as individuals, have been sounded out, but formal action by the board as a whole has not yet been asked. Bankers explained that they wanted to see how the board felt about it before submitting the idea to the body as a whole for action. Preliminary canvass has indicated that the board will approve.

Under the plan the bankers backing the project would have a controlling interest in the company's stock, for which they would pay $5,000,000. They then would buy $20,000,000 of bonds dealt in on the New York Stock Exchange and these bonds would be put up as collateral for an entirely new issue of bonds bearing the name of the new company. These bonds would be offered to the investing public and dividends on them would be paid out of the interest paid to the investment trust on bonds purchased by it.

In some essentials, the new investment trust would be similar to a savings bank, or to a commercial bank. In both classes of institutions, money is received in deposits from customers and this money in turn is loaned out on mortgages or invested in prime securities, the dividends from which pay the cost of running the bank or insurance company; in addition, a return is paid to the depositors.

In the new "rich man's" investment trust, it is proposed to issue bonds bearing a 5½ per cent. coupon rate. On $20,000,000 of such bonds the annual interest charge would be $1,100,000. The investment trust would receive interest payments on bonds held by it of probably 6½ per cent., leaving a full point to pay for the cost of administration and dividends to the bank or banks underwriting the new company.

This margin, it was pointed out, could readily be assured through proper diversification of holdings. The investment trust, for instance, would buy a large block of high-grade railroad bonds, paying a low rate of interest, and smaller amounts it would place in a varied assortment of industrial or other corporate bonds returning higher yields but still considered as reasonably safe. Even should interest payment on one issue of this group be suspended, the loss would be small compared with the company's total investments and the safety of the 5½ per cent. return on bonds held by buyers would not be jeopardized. Through scattering its investments in a carefully selected territory, the maximum of safety would be obtained, according to sponsors of the new plan, and the bonds of the new company could be sold on an interest return basis commensurate with the bonds of railroad companies or of other corporations.

Numerous plans for new investment trusts are under consideration, it was learned yesterday. Some of these would devote their interests solely to European securities and companies; others to American railroads; others to American industries or utilities; and still others would mix up securities of all classes of corporations.

The proposed company whose fate depends upon the action of the Board of Governors of the New York Stock Exchange is the largest now in sight. It would be rated as a "rich man's" investment trust because, through the issuance of its own bonds secured by collateral consisting of securities dealt in on the Stock Exchange, it would enlist the attention of men having large sums to invest, and it was to meet their needs that the new proposition was evolved.

SAYS GERMANY NEEDS INTERNATIONAL TRADE

Dr. Bonn Warns That Reparation Exports Are Not Ordinary Payments.

Germany's economic recovery depends almost entirely now upon her development of international trade, and Germans must make up their minds to the fact that her "reparation exports" are not exports for which they may expect payment in the customary sense. These assertions were made yesterday by Dr. M. J. Bonn, the German economist and banking expert, at a meeting of the Board of Trade for German-American Commerce at the Whitehall Club, which was attended by a hundred or more German-American business men.

No one could foretell at present, Dr. Bonn said, whether Germany were able to consume sufficiently of goods herself so that she could in turn produce the goods she hoped to be able to market in the rest of the world. He declared that "very intimate cooperation" must be the German-American's part in helping to re-establish Germany's old-time position in world trade.

The speaker said it was extremely doubtful if Germany could renew her lost foothold in world markets by recourse to "cheap labor" which would enable her to undersell the markets of other countries. A low standard of living for the German wage earner would be very bad indeed, he said.

HUDSON & MANHATTAN CO.

Lewis L. Clarke Comments Upon the Listing of Its Shares.

In connection with the listing of the shares of the Hudson & Manhattan Company on the New York Stock Exchange, Lewis L. Clarke, President of the American Exchange National Bank and a director of the Hudson & Manhattan Railroad, said:

"As the situation stands today the Hudson & Manhattan Railroad Company is entitled, in view of its standing in the community, to have its shares listed on the New York Stock Exchange. This could not be brought about while there was a concentrated holding such as existed through the Hudson Company. With the dissolution of the Hudson Company, the holdings of Hudson & Manhattan have been distributed and final objections to the listing of the stock have been removed. The company is unique in that it is, in the nature of a public service corporation, receiving the benefit of municipal growth, while at the same time it is under the Interstate Commerce Commission."

American Zinc Profit.

Profit of the American Zinc, Lead and Smelting Company for the first nine months of 1924 was $188,532.

FOREIGN EXCHANGE.

Rates Sag on Drooping Market Interest and Increased Pressure of Export Bills.

European exchanges were reactionary yesterday. The volume of business fell far below that on Wednesday, scanty inquiry by bankers and dealers, combined with steady offering of export bills, causing a general depression in rates. Sterling led the decline, the softness there being a natural reaction to the vigorous gains which were made recently on the opinion that at the coming elections in England the Conservatives would emerge with a greater number of seats to their credit than at the last contest.

The list opened around Wednesday's finals and during the preliminary business maintained these prices, but selling in sterling sent it down ¾ cent to $4.48%, while the French francs sagged close to 2 points to 5.22. The Italian, Spanish, Belgian, Swiss, Scandinavian and Holland bills all moved below the previous close.

South Americans were strong, the daily spectacle of advancing prices for coffee and sharp increases in other commodities from that continent bringing a sharp demand for these exchanges. Far Eastern were slightly lower, while the Canadian dollar continued at par.

THURSDAY, OCT. 23, 1924.

Range of Rates, Sight Exchange.

	High.	Low.	Wednesday's Final.	Final.
LONDON	4.50½	4.48%	4.49%	4.49%
PARIS	5.23½	5.22	5.23	5.22
ROME	4.35¾	4.34½	4.34½	4.34%
AMSTERDAM	39.35	39.34	39.34	39.34
*BERLIN	4.166	4.166	4.166	4.166
MADRID	15.43	15.43	15.43	15.43
STOCKHOLM	26.01	25.99	26.00	26.00

*Value of $1 in billions of marks.

Closing Rates.

In the subjoined table the quotation in sterling represents dollars and decimals of a dollar; all others represent cents and decimals of a cent. Quotations preceded by the decimal mark indicate a price measured in fractions of a cent.

Europe.

	Thurs. day.	Wednes day.	Week Ago.	Year Ago.
STERLING—Par $4.86⅔ per sovereign.				
Demand	4.49%	4.49%	4.48	4.49½
Cables	4.49%	4.50%	4.49%	4.49½
Com., 60 days	4.46¼	4.46¼	4.45¾	4.46¼
Com., 90 days	4.45¾	4.45¼	4.44	4.45¼
FRANCE—Par 19.3 cents per franc.				
Demand	5.23	5.19	5.12	5.33
Cables	5.23½	5.23½	5.26½	5.35½
ITALY—Par 19.3 cents per lira.				
Demand	4.34¾	4.34¾	4.33¾	4.21
Cables	4.35	4.35¼	4.37	4.51½
BELGIUM—Par 19.3 cents per franc.				
Demand	4.80¼	4.80¼	4.84	5.02½
Cables	4.81	4.80¾	4.84½	5.03
GERMANY—Par 23.8 cents per mark.				
Demand	.000000000024		.000000000024	
Cables	.000000000024		.000000000014	
	.000000000024		.000000000024	
	.000000000024		.000000000014	
AUSTRIA—Par 20.3 cents per crown.				
Demand	.0014¾	.0014¾	.0014¾	.0014¾
Cables	.0014¾	.0014¾	.0014¾	.0014¾
CZECHOSLOVAKIA—Par 20.3 cents per crown.				
Demand	2.95¾	2.95¾	2.96	2.96
Cables	2.95¾	2.95¾	2.96	2.96
DENMARK—Par 26.8 cents per krone.				
Demand	17.24	17.26	17.27	17.43
Cables	17.25	17.28	17.29	17.45
FINLAND—Par 19.3 cents per finmark.				
Demand	2.52	2.52	2.52	2.67
Cables	2.52	2.52	2.52	2.67
GREECE—Par 19.3 cents per drachma.				
Demand	1.76	1.76	1.76	1.66
Cables	1.79	1.79	1.79	1.67
HOLLAND—Par 40.2 cents per florin.				
Demand	39.29	39.34	39.09	38.77
Cables	39.38	39.38	39.13	38.83
HUNGARY—Par 20.3 cents per crown.				
Denmark	.0013¾	.0013¾	.0013¾	.0068
Cables	.0013¾	.0013¾	.0013¾	.0068
NORWAY—Par 26.8 cents per krone.				
Demand	14.27	14.14	14.13	15.34
Cables	14.39	14.35	14.15	15.37
*POLAND—Par 19.3 cents per sloty.				
Demand	19.26	19.25	19.25	.0000871¼
Cables	19.35	19.25	19.25	.0000871¼
PORTUGAL—Par $1.0805 per escudo.				
Demand	4.16	4.12	3.98	3.94
Cables	4.21	4.17	4.03	3.99
RUMANIA—Par 19.3 cents per leu.				
Demand	.57	.57¼	.54¼	.47¾
Cables	.57	.57¼	.54¼	.47¾
SPAIN—Par 19.3 cents per peseta.				
Demand	13.42	13.42	13.41	13.31
Cables	13.44	13.44	13.43	13.33
SWEDEN—Par 26.8 cents per krona.				
Demand	26.60	26.60	26.60	26.31
Cables	26.62	26.62	26.62	26.34
SWITZERLAND—Par 19.3 cents per franc.				
Demand	19.23	19.24	19.18	17.90
Cables	19.24	19.25	19.20	17.92
YUGOSLAVIA—Par 19.3 cents per dinar.				
Demand	1.43½	1.42	1.41½	1.13½
Cables	1.43½	1.42	1.41½	1.13½

Far East.

CHINA—Cents per silver dollar for Hongkong; per tael for Shanghai and Peking.				
Hongkong—				
Demand	54.50	54.63	55.00	51.37
Cables	54.63	54.75	55.125	52.00
Peking—				
Demand	80.00	80.00	80.25	73.75
Shanghai—				
Demand	77.12	77.38	78.38	69.88
Cables	77.25	77.50	78.50	70.00
INDIA—Calcutta: Cents per rupee, nominally stabilized at one-tenth of a pound sterling.				
Demand	33.75	33.78	33.75	31.13
Cables	33.87	33.90	33.87	31.25
PHILIPPINE ISLANDS—Manila: cents per silver peso.				Par 50
Demand	50.25	50.25	50.25	49.25
Cables	50.50	50.50	50.50	49.50
JAVA—Par 40.2 cents per florin.				
Demand	39.00	39.00	38.63	38.75
JAPAN—Par 49.8 cents per yen.				
Demand	38.62	38.56	38.25	42.62
Cables	38.75	38.75	38.375	42.75

South America.

ARGENTINA—Par 42.46 cents per Argentine paper dollar.				
Demand	36.75	36.63	37.00	33.19
Cables	36.87	36.75	37.12	33.50
BRAZIL—Par 32.45 cents per paper milreis.				
Demand	11.31	11.35	11.50	9.40
Cables	11.37	11.31	11.56	9.45
CHILE—Par 36.5 cents per paper peso.				
Demand	11.28	11.28	11.09	11.05
Cables	11.38	11.34	11.12	11.10
PERU—Par $4.8665 per pound.				
Checks	4.14	4.14	4.19	4.12
Cables	4.15	4.15	4.15	4.13
URUGUAY—Par $1.0342 per gold peso.				
Demand	80.20	80.97	80.85	72.46
Cables	80.04	80.82	80.20	72.81

Canada.

MONTREAL—Par 100 cents per Canadian dollar.				
Demand	100.00	100.00	99.90	98.28

Russian Currency.

Prices for pre-revolution Russian ruble notes were as follows:

Par 51.40 cents per ruble.

	Bid.	Asked
100-ruble notes	.15	.17
500-ruble notes	.07½	.08½

*Effective July 1, by Government decree, sloty replaced mark; relations fixed at 1,800,000 Polish marks for one sloty. Present price is for new currency, while for year ago per paper mark.

FOREIGN STOCK MARKETS.

London Quiet—Firmness at Paris, With Bonds Advancing.

LONDON, Oct. 23.—Trading was quiet and prices were steady on the Stock Exchange today. Old 2½ per cent. consols, 57⅝; British 5 per cent. war loan, 102⅝; 4½ per cent. war loan, 98⅝; all unchanged.

De Beers Mining, 11⅝; Rand Mines, 2⅝; both unchanged.

PARIS, Oct. 23.—Prices were firm on the Bourse today. Three per cent. rentes 10 centimes higher at 51 francs 20 centimes; 5 per cent. war loan 25 centimes higher at 89 francs 75 centimes.

Exchange on London rose 10 centimes to 86 francs 5 centimes per sovereign; the American dollar was quoted at 19 francs 14½ centimes, against 19.7 yesterday.

STOCK OFF EXCHANGE LIST.

Trading in Pacific Development Corporation Finally Suspended.

The New York Stock Exchange suspended dealings in the capital stock of the Pacific Development Corporation, whose stock at one time sold as high as $75. Suspension of trading was the result of failure on the part of the company to make any report since 1921, due to the fact that it is in process of liquidation. The last quotation of stock was ⅝-¾.

The company was formed by several Wall Street men in December, 1920, primarily for the purpose of furnishing financial encouragement to the Far East.

CENTRAL LEATHER RETIRING ITS BONDS

Has Trimmed First Mortgage to Point Where $15,000,000 New Issue Will Retire It.

HAS PARED ITS EXPENSES

Thus Far This Year the Company Has Paid Off $3,204,700 of Notes and $4,500,000 in Bills.

The Central Leather Company has trimmed down its issue of outstanding 5 per cent. first mortgage bonds due in April, 1925, sufficiently to provide for their redemption with the issuance of $15,000,000 of new bonds, it was learned yesterday. Offering of this amount of new bonds is expected the latter part of November. Kuhn, Loeb & Co. and the Bankers Trust Company, which institutions have conferred with Central Leather Company officers in past financing operations, are expected to underwrite the issue.

The maturity for which the new issue of $18,000,000 will provide now consists of $19,187,750 of first mortgage bonds, a reduction of $3,204,700 of these bonds since the first of the year. There remains in the sinking fund $1,000,000, which, it is understood, will be applied to the reduction, bringing the total to be refunded next April 1 to about $18,000,000. To take up the $3,000,000 difference between the $18,000,000 and the $15,000,000 of new money the company expects to effect further economies in operation. So far this year the company has trimmed its expenses enough to take up $3,204,700 of its first mortgage bonds and to pay off $4,500,000 of current bills without crimping its cash position.

While officers of the company had nothing to say yesterday regarding new financing plans it was understood that these plans call for the formation of a new subsidiary company to which the Central Leather Company would transfer its lumber and stumpage assets. Bonds of the new issue, according to this report, would be secured on these assets.

HEATON SELLS HIS SEAT.

Stock Exchange Membership Brings $80,000, a Decline of $1,000.

The New York Stock Exchange membership of William Wilson Heaton was sold yesterday to Harold O. Barker for $80,000, a reduction of $1,000 compared with the last previous sale. Mr. Heaton, who is a junior partner of the firm of Day & Heaton, which failed some time ago because of defalcations on the part of a trusted partner, acquired his Stock Exchange membership in 1900, when seats were selling around $40,000.

The New York Stock Exchange yesterday announced that John A. Coleman Jr. and Walter B. Keiffer had been admitted to membership on the Exchange.

Railroad Lease Rumor.

Officials of the Seaboard Air Line declined yesterday to confirm the published reports that the railroad was preparing to lease the Atlanta, Birmingham & Atlantic Railway. S. Davies Warfield, President of the Seaboard Air Line, said that no negotiations along this line were under way at this time. He said, however, that there had been discussion of such a proposition several times in the past, but not within the last year or two.

BONDS ON STOCK EXCHANGE

Continued from preceding page.

DOMESTIC BONDS.

1 ..... 95⅞
20 100
1 ..... 99⅞
2 100
16 ..... 99⅞
18 ..... 99⅞
96 ..... 99⅞
rel & imp 4½s, Ser A, 2013
5 90
5 ..... 89⅞
3 ..... 89¾
1 ..... 89⅞
con 4s, Ser A, 1999
10 ..... 94⅛
N Y Chi St L 6s, 1931
5 ..... 103¾
2 102
1 ..... 103⅝
5½s, 1974
10 ..... 94⅞
53 ..... 94⅝
1 ..... 94⅛
1 ..... 94⅜
deb 4s, 1931
10 ..... 94⅝
N Y Conn RR gtd 4½s, '53
2 90
N Y Dock 4s, 1951
1 78
N Y Edison 1st & ref 6½s, 1941
2 ..... 112¾
3 ..... 112⅝
3 ..... 112⅝
N Y G E L H & P pur money 6s, 1949
4 ..... 85⅞
2 86
N Y N H & H 7s, 1925
1 ..... 87⅛
1 ..... 87⅛
1 ..... 87¼
3 ..... 87⅜
2 ..... 87⅛
2 ..... 87⅛
7s, francs
10 ..... 86½
10 86
conv deb 6s, 1948
10 ..... 77¾
3 ..... 77⅝
1 ..... 77⅝
1 ..... 77⅝
1 77
1 ..... 76⅞
7 77
N Y O & W ref 4s, 1992
11 ..... 67⅛
3 ..... 67⅝
1 ..... 67⅝
1 ..... 67⅜
4 ..... 67⅛
1 ..... 67⅛
1 67
N Y Railways ref 4s, 1942
certs of dep
10 ..... 36½
5 ..... 36⅞
10 37
N Y & Rich Gas 1st 6s, 1951
5 ..... 90½
N Y State Rys con 4½s, '62
1 ..... 66¼
1 ..... 66½
1 66
1 ..... 66¾
2 67
6½s, Ser B, 1962
2 ..... 89¾
1 ..... 89½
2 90
N Y Susq & Wn gen 5s, 1940
1 88
N Y Tel ref 4s, 1941
2 ..... 108¾
4½s, 1939
1 ..... 98¼
181 ..... 98¼
N Y Westchester & Boston 4½s, 1946
5 ..... 53½
5 ..... 55⅝
1 ..... 55⅞
17 ..... 55½
2 55
Niagara F P Co ref 6s, 1932
2 ..... 103⅝
1st 5s, 1932
2 101
Norfolk Southern 1st ref 5s, Ser A, 1961
1 ..... 89⅝
$1 70
3 ..... 70½
1 ..... 70½
Norfolk & Wn con 4s, 1996
1 ..... 90½
conv 6s, 1929
23 124
Nor American Edison Co s f 6½s, Ser B, 1948
1 ..... 100⅝
1 ..... 100⅝
1 ..... 100⅞
10 ..... 100⅝
s f 6s, Ser A, 1953
1 97
3 ..... 96⅝
3 ..... 96½
1 97
Nor Pacific 3s, 2047
1 ..... 60⅜
4s, 1997
20 ..... 85½
5 ..... 85¾
5 ..... 85½
ref & imp 4½s, 2047
1 ..... 87⅛
1 ..... 87¼
New 5s, Ser D, 2047
1 ..... 96⅜
1 ..... 96½
1 ..... 96¾
ref & imp 6s, 2047
$3 ..... 107¾
Nor States Pw 1st & ref 5s, '61
1 ..... 93⅝
2 ..... 93¾
1st & ref 6s, 1941
1 102
Northwestern Bell Tel 7s, 1941
1 ..... 108⅝
1 ..... 108½
2 ..... 108⅝
2 ..... 108½
2 ..... 108½
Ohio Pub Ser 7s, Ser B, 1947
1 ..... 107⅜
Old Ben Coal 1st & 6s, '44
Interim ctfs
1 ..... 97¾
2 98
6 ..... 97¾
Ontario Power 1st s f 5s, 1943
1 96
10 99
Oreg Short L 1st con 5s, 1946
1 106
gtd 1st con 5s, 1946
1 ..... 105⅞
gtd ref 4s, 1929
3 ..... 97⅜
Otis Steel 7½s, 1947
3 ..... 86⅞
e f 8s, 1941
1 ..... 93¼
1 ..... 93⅞
1 ..... 93⅝
3 94
Oreg Wash R R & Nv 1st & ref 4s, '61
5 ..... 82⅜
Pac Gas & El 5s, 1942
2 ..... 94½
1 ..... 94⅛
1 ..... 94¼
1 94
Pac of Mo 1st 4s, 1938
2 ..... 90¼
2d 4s, 1938
1 ..... 84½
Pac Pwr & Lt 1st & ref 5s, 1930
1 ..... 89⅝
1 ..... 89¾
1 89
Pac Tel & Tel 5s, 1937
1 88
1 ..... 88¼
1 88
5s, 1937
1 ..... 89⅜
Penn Co gtd 3½s, Ser D, 1945
1 ..... 83½
4s, 1948
2 92
gtd gold 4s, 1931
10 86
Penn R R con 4½s, 1960
1 99
gen 4½s, 1965
7 ..... 93⅛
11 ..... 93⅜
18 ..... 93⅝
gen 5s, 1968
$1 ..... 102⅞
6½s, 1936
1 ..... 110¼
gold 7s, 1930
1 ..... 103¼
Tax50f 109½
Pere Mar 1st 4s, 1956
$9 81
10 ..... 80⅞
1st 5s, 1956
8 ..... 97⅜
1 ..... 97⅜
3 ..... 97½
Phil Bal & W 4s, 1943
40 ..... 81¾
58 ..... 81⅝
6 ..... 81⅝
6 ..... 81⅞
1 ..... 81⅞
1 ..... 81⅝
20 ..... 81⅞
Phila Co 6½s, 1938
3 94
1 ..... 94¼
(25) 94⅜
2 94
1 (85) 94
1 94
10 ..... 94⅛
Ishd 94
1st & ref 6s, Ser A, 1944
3 ..... 102⅜
3 ..... 102⅛
9 ..... 102½
1 ..... 102⅜
Phil & Rdg 5s, 1973
2 ..... 101¼
Pierce Arrow deb 8s, 1943
1 84
1 ..... 83½
2 ..... 83¼
Pierce Oil s f deb 6s, 1931
15 ..... 101½
Pillsbury Flr Mills 1st s f 6s, 1943
5 ..... 98¼
Port Arthur Canl & Dk 4s, 1953
1 ..... 93⅛
5 ..... 93⅝
4 ..... 93½
1 ..... 93⅛
Portland Ry L & P 1st & ref 6s, Ser E, 1947
2 ..... 94⅝
7½s, Ser A, 1946
3 ..... 104½
5s, 1930
10 ..... 93⅝
Pub Ser Corp s f 5s, 1959
2 ..... 104⅜
Pub Ser G & E 5½s, 1959
2 97
1 ..... 96⅜
2 97
25 ..... 97¼
3 ..... 97⅜
6 ..... 97⅞
Pub Ser Pwr 6s, 1948
7 103
5 ..... 102⅞
5 103
1 ..... 103¼
4 ..... 103⅛
3 ..... 103¼
2 ..... 103⅜
Punta Alegre Sug s f 7½s, 1937
10 ..... 105⅜
5 106
5 (3) 106⅝
5 ..... 105⅝
1 ..... 105⅜
Reading Co gen 4½s, 1997, Ser A
5 94
Remgtn Arms s f 6s, 1937, Ser A
1 94
1 94
Rep Iron & S ref & gen 5½s, 1953
1 ..... 92⅜
1 ..... 92½
2 ..... 92⅜
4 ..... 92⅝
5 92
1 ..... 91½
2 ..... 92⅝
5 ..... 94¼
1 94
5 93
10 ..... 92⅝
Rio Grande W 1st 4s, 1939
$ 71
R I Ark & L 4½s, 1934
1 ..... 82⅜
5 ..... 82¼
1 83
St L Ir M & S gen 5s, 1931
6 ..... 89⅝
unify & ref 4s, 1929
1 ..... 87⅝
River & G 4s, 1933
6 ..... 83½
45 ..... 83⅝
4 ..... 83⅜
St L & S Fr prior lien 4s, 1950, Ser A
63 ..... 71⅞
10 ..... 71⅞
15 ..... 71⅝
1 ..... 71⅝
30 ..... 71⅝
50 ..... 71⅞
283 72
11 ..... 72¼
25 72
prior lien 5s, 1950, Ser B
61 86
63 ..... 86⅛
prior lien 6s, 1928, Ser C
Tax50f 102½
1st mtge 5½s, 1942, Ser D
2 94
1 ..... 94½
10 ..... 94¼
2 ..... 94⅜
Phil Bal & W 4s, 1943
40 ..... 81¾
58 ..... 81⅝
6 ..... 81⅝
6 ..... 81⅞
1 ..... 81⅞
1 ..... 81⅝
20 ..... 81⅞
Phila Co 6½s, 1938
3 94
1 ..... 94¼
(25) 94⅜
2 94
1 (85) 94
1 94
10 ..... 94⅛
Ishd 94
So Pac San F Term 4s, '50
25 ..... 86⅝
3 ..... 86¾
South Ry 1st 5s, 1994
5 ..... 100⅜
1 ..... 100⅜
1 ..... 100⅜
gen 4s, 1956
1 ..... 74⅜
46 ..... 74⅜
5 ..... 74⅜
1 ..... 74⅜
1 ..... 74⅜
6s, 1956
11 ..... 102½
4 ..... 102⅝
1 ..... 102⅝
dev 6½s, '49
2 ..... 106½
3 ..... 106⅝
1 ..... 106½
St L Iron Mt. 1951
1 ..... 85⅞
Stand Gas & E conv deb 6½s, 1933
1st series
1 103
Steel & Tube gen s f 7s, 1951
1 106
7 ..... 106½
Tenn Elec 1st & ref 5s, Ser A, 1947
1 ..... 84⅝
2 ..... 84½
4 ..... 97⅜
1 98
Term As of St L 1st con 5s, 1953
1 ..... 89⅝
4 ..... 90¼
Tex & Pac 1st 5s, 2000
1 ..... 99½
5 ..... 99⅝
Third Av ref 4s, 1960
5 ..... 85¼
1 ..... 85⅝
6 55
15 ..... 54⅝
1 ..... 54½
adj 5s, 1960
1 ..... 48⅜
15 46
Tidewater Oil 6½s, 1921
1 ..... 108⅜
Toledo Edison 1st 7s, 1941
10 ..... 85¼
10 ..... 85¼
10 85
1 ..... 85⅝
2 ..... 85⅜
3 ..... 85⅝
25 ..... 85⅝
2 ..... 85⅝
adj 5s, 1949
5 ..... 65⅜
2 ..... 65⅝
32 ..... 65¼
17 ..... 65⅜
2 ..... 65¼
38 ..... 65¼
Sears & R F Power 1st 5s, 1949
10 95
Sinc Con coll tr 7s, 1937
5 ..... 89⅞
1 90
1 ..... 89⅞
1 ..... 89⅝
1st 6½s, 1932
2 ..... 94½
1 ..... 94⅝
Sinc Crude Oil pur m 6s, Ser B, 1929
6 ..... 100⅜
2 ..... 100⅛
Sinc Pipe Line s f 7s, 1942
1 ..... 94⅜
Sinc Pur 5½s, 1925
3 ..... 100⅛
Southern Bell Tel 1st & ref 6s, Ser A, 1954
15 ..... 96⅜
11 ..... 96⅝
2 ..... 96⅝
3 ..... 96⅞
6 ..... 96⅝
5 ..... 96⅞
1 ..... 96⅝
So Porto Rico Sugar coll s f 7s, 1941
2 ..... 102¼
1 ..... 102½
2 ..... 102¼
1 102
So Pac col 4s, 1949
5 ..... 85⅜
conv 4s, 1929
11 ..... 97⅛
5 ..... 97⅜
1st ref 4s, 1955
5 90
Stand Oil N J deb 5s, 1946
1 ..... 100⅜
Swift & Co 1st 5s, 1944
1 ..... 100⅜
Texas Corp conv 5s, 1944
1 ..... 100⅜
Texas Pac L & T 6s, 1925
1 ..... 100⅜
Ulster & Del 1st ref 4s, 1952
1 ..... 83⅛
1 83
5s, 1928
20 ..... 96⅜
Un Bag & Pa 1st 6s, Ser A, 1942
1 ..... 95½
Un El L & P 5s, 1932
1 ..... 98⅛
2 ..... 98⅜
Un Pac 1st 4s, 1947
3 ..... 91⅞
1 92
1 ..... 91⅞
1 ..... 91⅝
6s
$2 ..... 104⅜
1st & ref 4s, 2008
5 ..... 89½
conv 4s, 1927
20s15f 89¾
6 90
Un Tank Car equip 7s, 1930
1 105
United Drug conv 5s, 1941
1s7f 115½
5 ..... 115⅝
Un Fuel Gas 6s, 1936
5 ..... 90¼
Un Stores Ety Corp s f 6s, 1943
1 ..... 101⅝
U S Rubber 1st & ref 5s, 1947
1 ..... 84⅝
2 ..... 84½
2 ..... 84⅞
Term As of St L 1st con 5s, 1953
4 104
5 ..... 103⅝
U S Steel Cp s f 5s, 1963
4 ..... 104⅝
1 ..... 104⅝
$14 ..... 104⅝
3 ..... 104⅝
Utah Pow & L 6s, 1944
1 ..... 82⅜
Vandervoort Bldg 1st s f 6s, 1941
5 ..... 98⅜
Vertientes Sug s f 7s, 1942
5 ..... 92⅝
5 93
Va-Car Chem s f 7s, Ser A, 1947
5 ..... 58½
5 ..... 58⅝
5 ..... 58½
cfts of dep
1 57
s f cv 7½s, Ser A, 1937, with warr
5 ..... 87½
15 ..... 87¾
Va Iron Coal & C 5s, 1949
1 91
Virgin Ry 1st 5s, 1962
1 88
11 ..... 90⅝
10 ..... 90¾
Va Ry & Pwr 5s, 1934
1 ..... 92½
1 ..... 92⅜
1 ..... 92⅝
2 ..... 92⅞
1 ..... 92½
Wabash 1st 5s, 1939
1 ..... 100⅜
Warner Sugar 1st s f 7s, 1939
3 ..... 88½
3 ..... 89⅜
1 ..... 89⅛
1 ..... 89⅝
2 ..... 89¾
Wis Cen gen 4s, 1949
1 81
6 ..... 81¼
Wisconsin Cntl Superior & Dul div & term 4s, 1936
5 ..... 53⅝
Youngstown Sheet & Tube 5s, '42, temp
27 ..... 95⅞
5 ..... 95⅝
Western Elec 5s, 1944
10 ..... 98⅜
1 ..... 98⅝
26 ..... 98⅝
10 ..... 98⅞
Wn Maryland 1st, 1953
13 ..... 65⅜
13 ..... 65¼
Western Pac 5s, 1946
1 ..... 87⅝
2 90
West Penn Pw 1st 5s, Ser E, 1963
1 ..... 93¾
1 ..... 93¼
10 93
5½s, Ser F, 1953
1 ..... 100⅞
West Shore 4s, 2361
41 ..... 83½
registered
1 83
Westnh D & M 7s, 1931
4 ..... 100⅜
12 ..... 100⅝
3 ..... 100⅞
Wheeling & L E 1st con 4s, 1949
6 73
25 ..... 73½
10 ..... 73¼
ref 4½s, Ser A, 1966
2 ..... 66⅞
Wickwire Spnc Steel s f 7s, 1935
2 ..... 73¼
4 74
Willys Overland 1st s f 6½s, 1933
1 93
Wilson & Co 1st 6s, 1941
23 ..... 87¾
1 ..... 87⅞
2 ..... 87¾
conv 7½s, 1931
1 53
7 ..... 51⅝
2 53
conv 6s, 1928
1 (3) 50½
Winchester Rep Arms 7½s, 1941
1 ..... 101⅜
Wis Cen gen 4s, 1949
1 81
6 ..... 81¼
Wisconsin Cntl Superior & Dul div & term 4s, 1936
5 ..... 53⅝
Youngstown Sheet & Tube 5s, '42, temp
27 ..... 95⅞
5 ..... 95⅝

THE TREASURY STATEMENT.

Special to The New York Times.

WASHINGTON, Oct. 23.—Revenue receipts and expenditures as at close of business Oct. 21:

Receipts.	This Month.	Corresp. Period Last Year.	Fisc. Yr. *1925.	Corresp. Period Fisc. Yr. *1924.
Customs	$34,029,288.55	$54,557,043.23	$173,853,083.51	$182,062,191.07
Internal revenue—Income and profits tax	20,

HITCH IN MERGER BY VAN SWERINGENS

Proposed Leases Held Up Because No Provision Is Made for Minority Stockholders.

REA PROTEST A FACTOR

Deposits of Stock Under the Consolidation Plan Not as Large as Expected.

The well-oiled machinery with which the Van Sweringen interests proposed to put through the consolidation of five railroads has encountered a number of difficulties since the first of this week, according to those in the financial district who have been following the situation. Some of these difficulties have assumed such proportions, it was predicted yesterday, that the abilities of the Van Sweringens may receive a real test in completing the deal.

Among the unfavorable developments which have come to light in the last few days are: First, delay in putting through the leases of the five railroads because no provision was made to care for the minority stockholders who did not join in the plans; second, the publication of the brief filed by President Samuel Rea of the Pennsylvania with the Interstate Commerce Commission, in which he seriously objects to the proposed grouping of the railroads; third, the comparatively small amount of stocks of the companies which has been deposited under the agreement.

According to well-informed persons, the leases drawn up by White & Case contained no provision for the minority stockholders who did not accept the plans of consolidation. At the same time the lease proposed that the new Nickel Plate Company would take over all of the treasury assets of the other companies.

When copies of the leases were turned over to the Nickel Plate, the Chesapeake & Ohio, the Hocking Valley, the Erie, and the Pere Marquette, it was accompanied by requests that the leases should be approved and returned to the Van Sweringen interests as soon as possible. So far as could be learned yesterday neither the Erie nor the Pere Marquette has returned the lease. After several informal meetings representatives of the Pere Marquette did not appear inclined to accept the lease without provision being made for the minority stockholders who did not join under the plan.

Considered as almost as serious a difficulty is the brief filed by President Samuel Rea of the Pennsylvania. Because the Van Sweringen System included parts of four of the systems outlined in the tentative consolidation plan, an agreement by the four trunk lines on this proposal would be much to the advantage of the Van Sweringen interests, it was pointed out yesterday. They have been one of the prime movers for the new grouping in the East and have been in frequent conferences to bring it about. While it was believed that the Van Sweringens might be able to obtain consent of the Interstate Commerce Commission for their project despite the Pennsylvania objections, it was pointed out that the very fact that President Rea did not acquiesce in the plans would not help.

Although the deposits of stock under the plan have not been as large as had been expected, it was reported yesterday that a goodly number of proxies have been turned over to the Van Sweringen interests. The deposit of the stock is not so important at this stage of the undertaking but it may increase in importance as the project proceeds. Some of the objectors to the plan have deliberately decided to hold out their stocks until they see what provision will be made for the minority stockholders who do not deposit under the plan.

MORE RAIL MERGER PARLEYS PREDICTED

Samuel Rea Makes Public Official Copy of Brief He Filed With I. C. C.

Further conferences among the heads of the East's four large railroad systems on consolidation plans are predicted by President Samuel Rea of the Pennsylvania in making public the official copy of the brief filed with the Interstate Commerce Commission more than a week ago. While making it clear that he had not authorized the publication of details of the brief, which appeared in the NEW YORK TIMES yesterday, the head of the Pennsylvania said that they were "substantially correct."

In the brief President Rea asked for either the Lehigh Valley or the Delaware, Lackawanna & Western; the preservation of the neutral terminal road called the Reading-Jersey Central System; the Lehigh & New England as an additional route to the New England lines, a one-half interest in the Virginian Railway; trackage rights along the south shore of the Great Lakes; one-half interest in the Detroit Terminal Railroad and the Detroit & Toledo Shore Railroad and the Chicago & Eastern Illinois.

In summing up his objections to the plan laid down by the heads of the Baltimore & Ohio, the New York Central and the Van Sweringen System he said: "I regret that I cannot be in accord with the suggested Four System Plan for the Eastern railroads as presented by my associates. No hurt to the public can possibly result by making suitable allocation of lines for consolidation purposes that would reduce the present number of systems, providing the allocation is so equitable as to preserve reasonable competition and the natural traffic routes and industrial relations that have been built up slowly step by step during seventy or more years. Widespread severance and disruption of those relations would be caused by the adoption of the four separate systems plan as presented to the commission."

NEW SECURITIES LISTED.

Curb Exchange Admits to Trading Ware Radio Corp. Shares.

The Board of Governors of the New York Curb Exchange has listed the following securities:

Hameltine Corporation, 200,000 authorized shares capital stock, no par value; Centrifugal Pipe Corporation, 300,000 authorized shares capital stock, no par value; Ware Radio Corporation, 75,000 authorized shares common stock, no par value, and Securities Corporation General 50,000 common shares of no par value and 50,000 shares first preferred stock, no par value.

Pullman Rate Complaint Postponed.

WASHINGTON, Oct. 23.—Hearing on Pullman rates, set for Nov. 6 at Chicago, were postponed today by the Interstate Commerce Commission until Nov. 22. The hearings are on the complaint of the Order of United Commercial Travelers of America against the Pullman Company.

Road Opens Truck Routes.

The Northwestern region of the Pennsylvania Railroad has opened its first truck routes for less than carload freight, running from Fort Wayne, Ind., and Lima, Ohio, to Van Wert, Ohio.

CASTIGLIONI AFFAIR IS NEARLY SETTLED

Consul Here Reports That Matters in Austria Have Taken a Favorable Turn.

Dr. Georg Schmidt, Acting Consul General of Austria in New York, has received advices from the Foreign Office in Vienna stating that matters have taken a favorable turn in Austria and that a satisfactory settlement of the Castiglioni affair is imminent. A great variety of reports from Vienna and other cities received after the collapse of Castiglioni, "Austria's richest man," indicating that all Austria had been thrown into a panic, created much apprehension in New York among bankers and investors who had interested themselves in stocks of certain Austrian banks and corporations, and some time ago bought bonds of the new Austrian reconstruction issue. Dr. Schmidt's advices, received yesterday, were in answer to inquiries made by his office of the home Government.

One part of Castiglioni's holdings in Austrian industries, the Vienna report stated, has already been taken over by foreign financial groups, and, the Foreign Office stated, other financial groups, including Austrian and foreign interests, were ready to take over the other part. At the same time, it was explained, an agreement has been reached between all parties concerned as to Castiglionie liabilities to the Depositenbank. The status of the latter bank has improved to such an extent that full payment of all savings accounts has been assured to the depositors. The claims of the partners of the Alcohol Syndicate against Castiglioni are also to be settled in an amicable manner," the report stated.

NOT AGAINST ARLITT LOAN.

Thomas W. Lamont Sets at Rest a Rumor About Mexican Bonds.

Thomas W. Lamont set at rest yesterday a persistent report that the International Committee of Bankers on Mexico was piqued over the recent underwriting by J. L. Arlitt, Texas investment banker, of $50,000,000 of new Mexican Government bonds, and had gone into opposition to the loan. In a letter to Alberto Mascarenas, Consul General of Mexico in New York, Mr. Lamont said that the report was "ridiculous." This letter was made public yesterday by the Consul General's office.

Mr. Lamont's communication was in answer to an inquiry by Mr. Mascarenas, asking for a statement on this point, on the ground that an expression of the committee's attitude would clarify the situation. Through failure of the committee to say anything, it was pointed out, many investment bankers had taken it for granted that the committee disapproved of the loan.

"Of course, any such intention is ridiculous," Mr. Lamont said. "Neither the committee nor any members of the committee have ever opposed the loan. In fact, in conversing with representatives of the newspaper press they have made this clear. Please let there be no misunderstanding on this point."

PLAN TO END CHECK THEFTS

Brokers Urged to Utilize Stock Clearing Corporation.

Plans to eliminate the carrying of certified checks around the financial district from one New York Stock Exchange house to another by messenger boys were discussed yesterday at a meeting of about 350 members of firms. The meeting was called by Samuel S. Streit, head of the Clearing House Corporation. Many such checks have been lost or stolen.

Since the establishment of the Stock Clearing Corporation there has been no necessity for sending checks by messenger from one house to another in settlement of stock transactions, these being cleared through the corporation. Many of the members of the Stock Exchange, however, still send their messengers about the Street with certified checks to be delivered to other firms. The meeting yesterday was primarily to urge all member firms to use the facilities of the Clearing House Corporation and thus eliminate robberies.

COAL ORDER POSTPONED.

Commerce Commission Delays Action on Cars for Railroad Fuel.

WASHINGTON, Oct. 23.—An order of the Interstate Commerce Commission restricting and regulating the distribution to coal mines of privately owned cars and cars for railroad fuel, which was to have become effective Nov. 1, today was postponed by the commission until Dec. 15.

The commission's decision in the case, made on June 30, 1923, held to be unjust the practice of railroads in assigning cars and system cars for railway fuel to bituminous coal mines in excess of the ratable share distributed to bituminous coal mines upon their lines which do not receive assigned cars. After the issuance of the first order the case was reheard. While the commission made no explanation of today's order, it was indicated that the order was postponed pending a decision on the rehearing.

CONGOLEUM INCOME GAINS.

Net for Nine Months $3,743,486, Against $3,004,127 a Year Ago.

Net income of the Congoleum Company, Inc., and subsidiaries for the nine months ended Sept. 30 was $3,743,486 after making allowance for interest, depreciation and Federal taxes. This compares with $3,004,127 earned in the same period of last year. Surplus after dividends for the first nine months was $1,490,464.

Consolidated income account for the nine months ended Sept. 30 compares as follows:

	1924.	1923.
Gross profit	$10,044,231	$7,530,534
Expenses, &c.	5,296,689	3,656,065
Operating profit	$4,747,542	$3,874,469
Interest	172,938	217,525
Depreciation	284,921	252,977
Federal taxes	536,197	429,160
Net profit	$3,743,486	$3,004,127

SPANISH 'PHONE DEAL.

Native Investors Buy 23,000,000 Pesetas' Worth of Stock.

The Spanish subsidiary organized by the International Telephone & Telegraph Corporation to undertake the reconstruction of the telephone system in Spain has completed the initial financing for this work through a syndicate of Spanish banks and including the International Banking Corporation. The affiliated Spanish Company is the Compania Telefonica Nacional de Espana.

Spanish investors bought at par slightly more than 23,000,000 pesetas of 7 per cent. preferred stock of the company, the issue being twice oversubscribed in advance of public announcement of the offering.

FINANCIAL NOTES.

Laurence A. Hansen, former assistant chief of the domestic commerce division of the Department of Commerce, will join the staff of the Electrical Retailing and Electrical Merchandising on Nov. 1.

R. J. Waltrous, formerly with McDonnell & Co., and Perg, Eyre & Kerr, has become associated with Edward B. Smith & Co. in their trading department.

Dr. W. C. Geer, Vice President in charge of research of the B. F. Goodrich Company, will retire in May, 1925. He has been connected with Goodrich for more than twenty-five years.

H. DeWitt Smith, formerly general superintendent for the United Verde Copper Company at Jerome, Ariz., has joined the staff of the industrial department of the New York Trust Company.

Henry A. Bishop Jr. has joined the sales organization of Tobey & Kirk.

The Metropolitan Trust Company has been appointed trustee under mortgage executed by the Ice Service Company, Inc., dated July 1, 1924, securing $1,000,000 first and general mortgage serial 6 per cent. gold bonds.

BETHLEHEM INCOME SHOWS A DECREASE

After Payment of Preferred Dividends, Deficit of $972,962 Is Reported for Third Quarter.

OPERATIONS ARE IMPROVING

Output Now Running at Rate of 65 Per Cent. of Capacity, President Grace Reports.

The statement of earnings of the Bethlehem Steel Corporation for the third quarter of the current year, made public yesterday, shows a falling off in net income compared with the earlier quarters of the year, due entirely to curtailed operations in the steel industry during the Summer. The report shows that the company earned $102,167 more than its fixed charges and depreciation and depletion reserves in the third quarter, compared with net income of $1,278,277 after the same deductions in the second quarter of the year and $4,519,875 in the first quarter.

The Board of Directors yesterday afternoon declared the regular quarterly dividends on both classes of preferred stock, payable Jan. 2, 1925, to stockholders of record Dec. 1, 1924. After allowing for such preferred dividends there was a deficit of $972,962, against a surplus of $203,167 after preferred dividends in the June quarter.

Reports in the financial district during the last few days forecast a poor earnings statement for the Bethlehem Steel Corporation. Other rumors regarding the financial position of the company were also circulated. These reports caused a sharp drop in the common stock of the company to a new low record for the year.

In answer to these rumors Eugene G. Grace, President of the company, called attention to the earnings statement and his official remarks accompanying the statement. He pointed out that the accounts covering reserves for depreciation and depletion were "not juggled" in order to make a good showing. These reserves in the third quarter of the year equaled about $1,000,000 monthly, the same amount as set aside in the first quarter of the year when the company earned its dividend on the common stock and a surplus of $1,197,283 after payment of both common and preferred dividends. Mr. Grace also called attention to the current assets and liabilities of the company which show that its financial position is far from being impaired.

The statement of earnings for the first three-quarters of the current year shows the following:

	Third Quarter, 1924.	Second Quarter, 1924.	First Quarter, 1924.
Total income	$6,495,731	$7,400,894	$10,549,149
Int. other charges	3,466,107	3,189,173	3,079,598
Balance	3,029,624	4,211,721	7,469,551
Res. depres. & depletion, &c.	2,927,457	2,933,444	2,949,676
Net income	102,167	1,278,277	4,519,875
Pref. div'nds.	1,075,129	1,075,110	1,075,031
Common dividends			2,247,571
Deficit	$972,962	*$203,167	*$1,197,283

*Surplus.

For the first nine months of the year the company's net income was $5,900,319 after all charges, equal after preferred dividends to $1.48 a share earned on the common stock. Total sales for the nine months was $24,445,774.

In his official statement Mr. Grace said:

"The earnings covering fixed charges but not preferred dividends reflected low operations, represented by a steel output at 42 per cent. of capacity, compared with the previous quarter of 48 per cent. That the year to date (nine months) showed earnings on the common stock of $1.48 a share or at the rate of $1.97 for the year on an average operation for the nine months of 54 per cent."

Regarding operations, Mr. Grace said: "A very encouraging feature of the situation was the monthly increase throughout the quarter, represented by monthly output of July, 31 per cent., August, 45 per cent., September, 52 per cent., with present operations running at a rate of 65 per cent., or more than double the low rate of July.

"Notwithstanding the increased rate of production, the volume of orders on hand at the end of the quarter amounted to $49,971,161 as compared with $40,196,928 at the end of the second quarter."

Mr. Grace said the corporation had $49,686,000 of cash and United States Government securities in the Treasury, that current assets exceed liabilities by $134,000,000 showing a ratio of assets to liabilities of 5.24, and that the corporation's present authorized construction and improvement program of approximately $31,000,000 was fully provided for.

SEQUEL TO SUGAR MERGER.

West Indies Finance Corporation Considering Liquidation.

Directors of the West Indies Sugar Finance Corporation have sent a letter to stockholders proposing liquidation of the company. This company was organized in 1913 to finance sugar properties in the West Indies and dispose of their products in this country. The proposed liquidation is a result of the recent merger of the Cuban Dominican Sugar Company and the Sugar Estates of the Oriente. The West Indies Sugar Finance Corporation owned all of the common stock of Sugar Estate of the Oriente, which was turned over to the new company in connection with the merger.

The stockholders, according to the letter, are to have the opportunity to exchange their preferred stock for the preferred stock of the Cuban Dominican Sugar Company, the latter stock being entitled to 8 per cent. non-cumulative dividends and redeemable at 105.

PLAN COMMISSION FEE RISE.

Consolidated Stock Exchange Now Considers Revised Rate.

The Consolidated Stock Exchange of New York is considering an upward revision in the rates of commission charged for buying and selling stocks, according to a statement issued yesterday by Thomas B. Maloney, its President. This action follows that taken by the Board of Governors of the New York Stock Exchange on Wednesday.

Mr. Maloney said that in his opinion there has been an increase in the cost of conducting a commission house business in the last few years, but that action by the Exchange will depend upon the report to be issued by the investigating committee within the near future. Commission members of the Exchange will appear before the committee next month.

To Readjust Its Capital Stock.

Directors of the American International Corporation, at a meeting to be held Oct. 30, are expected to approve the plan calling for the retirement of the company's preferred stock and also to readjust the common stock by issuing no par value shares in place of the shares of $100 par value. By this means the company hopes to wipe out the profit and loss deficit. A letter outlining the plan is expected to be mailed to stockholders on Nov. 5, and a special meeting of stockholders is expected to be held Nov. 25 to vote upon the proposals.

Brooklyn City Railroad Income.

The Brooklyn City Railroad Company reports passenger revenues of $945,955 for September, against $926,599 the same month a year ago; other revenue of $22,310, against $44,641; operating expenses and taxes $812,725, against $815,070; income deductions $56,791, against $56,905, and net corporate income of $124,707, against $146,975.

MARKET AVERAGES.

STOCKS.

YESTERDAY'S RANGE.

	High.	Low.	Last.	Net Ch'ge.
20 Railroads	70.53	69.89	70.00	+ .09
35 Industrials	117.60	116.63	117.19	+ .06
50 stocks	94.06	93.16	93.84	+ .00

DAILY RANGE OF 50 STOCKS.

	High.	Low.	Last.	Net Ch'ge.
Oct. 22	94.06	92.67	93.55	+ .36
Oct. 21	93.43	92.40	93.19	+ .57
Oct. 20	93.25	92.23	92.62	— .21
Oct. 18	93.35	92.52	92.90	— .15
Oct. 17	92.92	91.61	92.24	+ .84
Oct. 16	91.99	90.97	91.30	

MONTHLY RANGE OF 50 STOCKS.

Oct.	—High.—		—Low.—		Last.
*1924.	95.20	Oct. 1	90.49	Oct. 15	93.84
1923.	81.20	Oct. 4	77.15	Oct. 29	79.44
1923.	93.06	Oct. 18	85.89	Oct. 1	88.17
1921.	86.15	Oct. 20	81.54	Oct. 17	84.96
1920.	84.03	Oct. 5	79.76	Oct. 28	81.42

YEARLY RANGE OF STOCKS.

*1924.	97.17	Aug. 20	82.26	Apr. 22	93.84
†1923.	92.52	Mar. 8	77.82	July 5	78.74

Full Years.

1923.	92.52	Mar. 8	77.15	Oct. 29	84.18
1922.	93.06	Oct. 18	66.21	Jan. 10	86.53
1921.	78.13	May 6	66.55	June 21	69.50
1920.	84.97	Apr. 5	62.70	Dec. 21	67.26
1919.	99.10	Nov. 5	69.78	Jan. 21	84.69

DOMESTIC BONDS.

YESTERDAY'S CLOSE.

		Net Change. Day.	Month.	Year.
40 issues	81.10	+.05	—.10	+5.33

DAILY RANGE OF 40 DOMESTIC BONDS.

Oct. 22	81.07	+.10	Oct. 15	80.77	—.14	
Oct. 21	80.97	+.06	Oct. 14	80.81	—.09	
Oct. 20	80.91	—.09	Oct. 13	Holiday.		
Oct. 18	80.94	+.06	Oct. 11	81.00	+.04	
Oct. 17	80.88	+.15	Oct. 10	80.96	—.06	
Oct. 16	80.73	—.04	Oct. 9	81.01	+.11	

YEARLY RANGE OF 40 BONDS.

	High.		Low.		Last.
*1924.	81.69	July 26	76.95	Jan. 2	81.10
†1923.	79.43	Jan. 3	75.58	Oct. 2	79.77

Full Years.

1923.	79.43	Jan. 3	75.58	Oct. 2	79.71
1922.	82.54	Aug. 22	75.01	Jan. 3	79.12
1921.	76.31	Nov. 29	67.56	June 29	75.27
1920.	78.14	Oct. 21	65.37	May 21	68.58
1919.	79.85	June 2	71.05	Dec. 18	72.09

FOREIGN BONDS.

YESTERDAY'S CLOSE.

		Net Change. Day.	Month.	Year.
10 Govt. issues	101.53	+.07	—.28	+2.98

DAILY RANGE OF 10 FOREIGN BONDS.

Oct. 22	101.46	—.07	Oct. 13	Holiday.		
Oct. 21	101.53	+.63	Oct. 11	101.57	+.06	
Oct. 20	101.50	—.12	Oct. 10	101.51	—.16	
Oct. 18	101.63	+.09	Oct. 9	101.61	—.03	
Oct. 17	101.54	—.02	Oct. 8	101.66	—.05	
Oct. 16	101.56	—.01	Oct. 7	101.71	+.09	
Oct. 15	101.57	—.08	Oct. 6	101.62	—.13	
Oct. 14	101.65	+.06	Oct. 4	101.75	+.02	

YEARLY RANGE OF 10 FOREIGN BONDS.

	High.		Low.		Last.
*1924.	101.93	Aug. 14	97.81	Jan. 5	101.53
†1923.	101.14	June 7	96.92	Jan. 30	98.54

Full Years.

1923	101.14	June 7	96.92	Jan. 30	97.33
1922.	103.10	Apr. 17	97.40	Nov. 14	99.91

*To date.
†To corresponding date last year.

FRENCH BANKNOTES CUT 110,469,000 FRANCS

State Repays 100,000,000 to Bank—London Reserve Ratio Goes Higher.

The weekly statement of the Bank of France shows the following changes, in francs:

Gold in hand	increased	83,000
Silver in hand	increased	291,000
Notes in circulation	decreased	110,469,000
Treasury deposits	increased	6,172,000
General deposits	decreased	35,805,000
Bills discounted	increased	100,799,000
Advances	decreased	20,883,000

The State repaid the bank 100,000,000 francs during the week. Advances to the State now stand at 22,700,000,000 francs, against 23,600,000,000 a year ago and 23,600,000,000 in 1922. Largest amount ever reached by these advances 27,000,000,000 in 1921; smallest during the last three years, 21,200,000,000 in March, 1923.

The principal items in the statement compare as follows with the same date one and two years ago, in francs:

	Gold.	Silver.	Circulation.
1924	5,544,298,000	302,357,000	40,439,510,000
1923	5,839,690,700	295,540,000	37,670,000,000
1922	5,333,159,918	287,827,014	36,893,634,730

The highest point which the Bank of France's outstanding note circulation ever reached was the 40,648,504,000 francs on Oct. 9; the legal maximum allowed is 41,000,000,000. The lowest point reached since concerted reduction began was 30,251,895,205, on April 27, 1922, which was the lowest of any week since Aug. 29, 1919. Lowest of 1924 to date, 38,329,145,000 on Jan. 24.

The bank's official discount rate remained unchanged at 7 per cent. at which it was fixed on Jan. 17.

The Bank of England.

Yesterday's statement of the Bank of England showed the following changes for the week:

Gold coin and bullion	increased	£3,602
Reserve in banking dept.		
gold and notes	increased	548,000
Notes in circulation	increased	1,000,000
Loans on Govt. sec.	increased	235,000
Loans on other sec.	decreased	1,455,000
Notes in reserve	increased	548,000
Public deposits	increased	2,702,000
Other deposits	decreased	3,381,000

Proportion of the bank's reserve to deposit liabilities this week is 19.90 per cent.; last week it was 19.37 per cent. The 20.21 percentage of Oct. 2 was the highest of 1924 to date; lowest, 12.40, on Jan. 4. The highest percentage since the war began was 25.80 on March 17, 1920; lowest, 7.20, on Dec. 30, 1920.

The statement compares as follows with the corresponding week one and two years ago:

	1924.	1923.	1922.
Total gold holdings	£128,485,745	£127,678,584	£127,432,534
Reserve in banking dept. gold and notes	25,331,000	24,312,729	23,996,064
Notes in circulation	122,905,000	123,110,835	121,886,450
Public deposits	14,758,000	13,956,896	15,201,277
Other deposits	112,497,000	105,640,722	110,180,337
Government securities	42,468,000	41,133,506	47,853,803
Other securities	77,116,000	71,872,045	71,435,208
Ratio of reserve	19.90	20.53	19.14

The Bank of England's official discount rate remained unchanged at 4 per cent., to which it was advanced from 3 per cent. on July 5, 1923. At this date last year the rate stood at 4 per cent., at 3 in 1922, at 5½ in 1921, at 7 in 1920, at 5 in 1919, 1918 and 1917, at 6 in 1916, at 5 in 1915 and 1914.

BUYS 100,000 ACRES.

Land Company Records Deed to Land in Palm Beach County.

Special to The New York Times.

WEST PALM BEACH, Fla., Oct. 23.—Deed to the Land Company of Florida of 100,000 acres of Southern States Land and Timber Company holdings in Palm Beach County was recorded here today. This land, which at various points borders the Florida Western & Northern Railway between Okeechobee City and this city, is part of an agricultural development planned by the Seaboard Railroad for the territory traversed by the new railroad which is expected to be operating in January.

The 100,00 acres, all in the great Everglades drainage district east of Lake Okeechobee, sold for $1,500,000.

Freezes Cut Union Pacific Traffic.

Carl Gray, President of the Union Pacific System, said yesterday that while the October loadings of that railroad would be almost as great as in October, 1923, the gross revenue for the month would be lower. He explained this by saying that the Spring freezes reduced the normal fruit crops from Oregon, Washington and Idaho. In other words, the railroad has been obtaining as many loads, but most of them have been for shorter hauls.

John Moody Goes Abroad.

John Moody, President of Moody's Investors' Service, is sailing on the Olympic to make a personal investigation of general business and financial conditions in Europe. He expects to be abroad until the end of the year.

BID AND ASKED QUOTATIONS

FOREIGN ISSUES.

Closing quotations for Government and municipal bonds issued in this country and in American currency values:

	Bid.	Asked.
Argentine 5s, 1945	M. & S.	81½
Argentine 6s, 1957	M. & S.	93½
Argentine 7s, 1927	J. & J.	102½
Austrian Gov. 7s, 1945	J. & D.	94½
Belgium 8s, 1925	J. & J.	100¾
Belgium 6½s, 1940	M. & S.	97
Belgium 7½s, 1945	J. & D.	100½
Belgium 8s, 1941	F. & A.	107
Brazil Cent. Rys. 7s, 1952	J. & D.	83½
Can. Steamship 7s, 1942	M. & N.	98
Cuba 5s, 1944	M. & N.	93
City of Bergen 8s, 1945	M. & N.	112
City of Berne 8s, 1945	M. & N.	111½
City of Bordeaux 6s, 1934	M. & N.	85
City of Gt. Prague 7½s, 1952	M. & N.	90½
City of P. Alegre 8s, 1961	J. & D.	93
U. S. of Brazil 8s, 1941	J. & D.	96½
U. S. of Brazil 7½s, 1952	A. & O.	90
Dom. of Canada 5s, 1926	A. & O.	101½
Dom. of Canada 5½s, 1929	A. & O.	104½
Dom. of Canada 5s, 1931	A. & O.	102¾
Dom. of Canada 5s, 1952	M. & N.	103
Holland-Am. Line 6s, 1947	M. & N.	83½
Hungary 7½s, 1944	M. & N.	87½
Rep. of Colom. 6½s, 1927	A. & O.	99
Rep. of Chile 7s, 1942	M. & N.	97
Rep. of Chile 8s, 1941	F. & A.	102
Rep. of Chile 8s, 1928	J. & J.	105½
Rep. of Chile 8s, 1946	M. & N.	106½
Rep. of Haiti 6s, 1952	A. & O.	92½
Chinese Gov. 5s, 1951	J. & D.	42
City of Christiania 8s, '45	A. & O.	101½
City of Copen. 5½s, 1944	J. & J.	93
City of B. Aires 6½s, '55	J. & J.	95
City of Montevideo 7s, '52	M. & N.	90
City of Trondhjem 6½s, '44	J. & J.	96½
Czechoslovak Rep. 8s, '51	A. & O.	101½
Czechoslovak Rep. 8s, 1952	A. & O.	101½
Rep. of Bol. s. f. 8s, 1947	M. & N.	92½
Rep. Cuba ext. 5s, 1944	M. & S.	95½
Rep. Cuba ext. 5s, 1949	F. & A.	95
Rep. Cuba ext. 4½s, 1949	F. & A.	88
Rep. Cuba 5½s, 1953	J. & J.	96½
Denmark 6s, 1945	J. & J.	102½
Denmark 6s, 1942	J. & J.	100½
Dan. Mun. 8s, Ser. A, '46	F. & A.	109½
Dan. Mun. 8s, Ser. B, '46	F. & A.	109½
Dutch East Indies 6s, 1947	J. & J.	96½
Dutch East Indies 6s, 1962	M. & S.	95½
Dutch E. Indies 5½s, '53	M. & S.	89½
Dutch E. Ind. 6½s, recta.	M. & N.	89½
El Salvador 8s, 1948	J. & J.	102½
Fram. Ind. & Dev. 7½s, '42	J. & J.	94½
French Gov. 7½s, 1941	J. & D.	101
French Gov. 8s, 1945	M. & S.	105
Finland 6s, 1945	M. & S.	87½
German loan 7s, '49, w. i.	A. & O.	94½
Italy 6½s, 1925	F. & A.	100¾
Japanese 4s, 1931	J. & J.	82½
Japanese 6½s, 1954	F. & A.	91½
Gen. Power (Japan) 7s, 1944		91½
Ind. Bank (Japan) 7s, '27		99½
Oriental Dev. 6s, 1953	M. & S.	87½
Jurgens U. M. W. 6s, 1947	J. & J.	84½
Nord. Ry. 6½s, 1950	A. & O.	88½
City of Lyons 6s, 1934	M. & N.	88
City of Marseilles 6s, 1934	M. & N.	87½
City of Soissons 6s, 1936	M. & N.	86½
U. S. of Mexico 4s		17
U. S. of Mex. 4s, '54	A. & J.	18
U. S. of Mexico 4s, 1910	J. & J.	23½
U. S. of Mexico 5s		38
U. S. of Mex. 5s, '43	A. & J.	33
U. S. of Mexico 6s, 1913	A. & J.	38½
Mex. Irrig. Wks. 4½s	43	M. & S.	27
King. of Neth. 8s, 1972	M. & S.	99¾
King. of Neth. 6s, 1954	A. & O.	100¾
King. of Norway 8s, 1946	A. & O.	112½
King. of Norway 6s, 1952	A. & O.	98½
King. of Norway 6s, 1943	F. & A.	98
King. of Nor. 6s, '44, ctfs.	F. & A.	98
King. of D., C. & S. 8s, '42	M. & N.	88½
Paris-Orleans R. R. 7s, ctfs. 1954	M. & S.	92¾
Paris-Lyons-Med. 6s, 1958	F. & A.	80¾
Paris-L.-M. 7s, 1958	M. & S.	83¾
Paulista Ry. 7s, 1942	M. & N.	90¾
State of Queensl'd 6s, 1947	F. & A.	103¾
State of Queensl'd 7s, 1941	A. & O.	109
State of Rio Grande do Sul 8s, 1946	J. & D.	95
Rio Janeiro 8s, 1946	A. & O.	94½
Rio Janeiro 8s, 1947	A. & O.	94
Rotterdam 6s, 1954	M. & N.	100
Dom. Rep. 5s, 1958	F. & A.	101
Dom. Rep. 5½s, 1942	M. & N.	92½
State of Sao Paulo 8s, '36	J. & J.	100
City of Sao Paulo 8s, '52	M. & N.	90½
Dept. of the Seine 7s, 1942	J. & D.	102
King. of Sweden 6s, 1939	J. & D.	105¾
Swiss Confed. 8s, 1940	J. & J.	114
Swiss Gov. 5½s, 1946	A. & O.	99¾
City of Tokio 5s, 1952	A. & O.	65
Rep. of Uruguay 8s, 1946	F. & A.	103½
City of Zurich 8s, 1945	A. & O.	111½
Un. K. Sc. 8s, 1929	F. & A.	110½
Un. K. 5½s, 1937	F. & A.	105½

U. S. GOVERNMENT PRE-WAR LOANS.

Closing quotations for Government bonds:

	Bid.	Asked.		Bid.	Asked.
2s, r. 1930	103½	104	Pan 2s, r. 1938	102¾	103¾
2s, c. 1930	103½	104	Pan 2s, c. 1961	96¼	98
2s, r. 1946	99	99	Pan 2s, c. 1961	96¼	98
3s, c. 1946	99	99	Pan 2s, c. 1961	96¼	98
4s, r. 1925	100½	101	P r 4s, '34	92	93
4s, c. 1925	100½	101	P r 4s, '35	92	93
Pan 2s, r. 1936	102¾	103¾	P r 4s, '36	92	93

Closing quotations for stocks in which there were no transactions:

	Bid.	Asked.
Ad Rumely 10 pf	11	
Do pf	38½	39½
Alaska Juneau	1¾	1¼
Am. Beet Sug.	19	
All Am C.	105¼	
Alle & W. pf	98	105
Alli Rty. pf	114	
Allis-Ch M. pf	98	99
Amal S 1st pf	90¼	
Am Ag Ch pf	33	35¼
Am Bk N.	133	142
Do pf	53¼	58
Am E Sug. pf	24¾	26
Do pf	61	68½
Am S & S pf	81	82
Am Sumatra	107	
Am C pf	117¼	119
Am Chicle	30	33
Do pf	77	85
Do pf cfs	77	85
Am Coal	64	
Am Exp.	113	116
Am Ice pf	77½	79½
Am La F	107	
Fire Eng.	10¼	10¾
Do pf	97½	100¾
Am Lin pf	119	120
Am Lo pf	119	120
Am Metal pf	111	113¾
Am Ry Exp	79	80¼
Am Rad.	117	117½
Do pf	123	
Am Republ.	36	40
Am Roll M pf	106	107½
Am Snuff.	145	147
Do pf	95	105
Am Sil Pd pf	107	
Am S Tob pf	26	40
Am T & C.	41	43
Am Type F.	106½	110
Do pf	100½	108

CAR LOADINGS SET NEW MARK FOR 1924

Total for Week Ended Oct. 11 Was 1,088,462, Within 9,000 of the Record.

MERCHANDISE SHOWS GAIN

Coal Movements Increase Greatly—Miscellaneous Freight Also Is Growing in Volume.

Car loadings of revenue freight for the week ended Oct. 11 were 1,088,462, the greatest number for any week this year, 2,524 more than the same week last year, and within 9,000 cars of the high record for all time made in the last week of September, 1923, when the total loadings were 1,097,493.

Loadings of grain and grain products, 62,589, were 8,552 less than the week before, but 12,292 more than in the corresponding week of last year.

Merchandise and less than carload lot freight during the week totaled 270,617 cars, being a new high record for the fifth consecutive week for this class of freight. Another classification which is believed to give an indication of general business conditions is that of miscellaneous freight. The loadings of this class totaled 400,217, or 4,000 more than the week before, and 2,244 more than in the corresponding week in 1923.

The long expected increase in coal loadings was realized with a total of 198,154 cars, an increase of 11,638 compared with the previous week and the greatest number of coal loadings since the week of Feb. 9 this year.

Forest products totaled 70,088 cars, 3,472 greater than the previous week, but 5,122 less than 1923. Both ore and coke loadings showed a decline when compared with the previous week and with the corresponding week in 1923.

The total loadings for the second week in October, compared with other weeks and in other years, were as follows:

	1924.	1923.	1922.	1921.
Oct. 11	1,088,462	1,085,958	969,937	910,529
" 4	1,077,006	1,079,176	953,932	899,681
Sept. 27	977,191	1,067,374	977,207	904,487
Sept. 20	1,076,533	1,060,811	961,138	873,642

The Northwestern, the Central Western and the Southwestern districts were the only ones which did not report increases in traffic for the second week in October as compared with the preceding week, but, except the latter, Allegheny and the Northwestern districts, reported increases compared with same week in 1923.

LEAD PRICES GO UP AS DEMANDS GROW

Producers Reported to Be Crowded With Orders—Copper Stocks Shrinking.

Lead producers were reported yesterday to be swamped with demands for this metal, for which purchasers are paying high premiums. The American Smelting and Refining Company, which on Monday advanced the price of lead from 8 to 8.25 cents a pound, announced a new price of 8.40 cents, while in the "outside" market it was said that as high as 8.75 was being paid.

The National Lead Company, among other manufacturers, has been unable to obtain enough of the metal to meet its bookings and has had to go into the open market. Many smaller concerns also report better business.

The Engineering and Mining Journal-Press notes in its weekly review the awakening of a new demand for lead and says that a reasonably good demand for copper during the week was another feature of the metal market.

Sales of copper for domestic delivery have been made at 13¾ cents a pound, and the demand continues large, several selling agencies during the week having received more orders than they had expected, with more buyers than sellers in the present market.

BANK PAYS 2% BONUS WITH ITS DIVIDEND

Five Industrial and Utility Concerns Also Announce Quarterly Disbursements.

The Bank of Montreal announced the regular quarterly dividend of 3 per cent. on capital stock and a bonus of 2 per cent., both payable Dec. 1 to stockholders of record Oct. 31.

Directors of the Centrifugal Pipe Corporation yesterday declared an initial quarterly dividend of 37½ cents a share on the capital stock, payable Nov. 15 to stockholders of record Nov. 7.

An initial dividend of 1¾ per cent. has been declared on the participating preferred stock of the American Superpower Corporation, payable Nov. 15 to stockholders of record Nov. 1.

Directors of the B. F. Goodrich Company declared the regular quarterly dividend of $1.75 a share on the preferred stock, payable Jan. 2 to stockholders of record Dec. 20.

Directors of the William Wrigley Jr. Company declared four monthly dividends of 25 cents a share each, payable Dec. 1, 1924, Jan. 2, 1925, Feb. 1, 1925, and March 1, 1926, to stockholders of record on the twentieth of each preceding month.

The regular quarterly dividend of 2 per cent. was declared on the stock of the Kellogg Switchboard and Supply Company, payable Oct. 31 to stockholders of record Oct. 25.

R. E. Wood to Join Sears, Roebuck.

Special to The New York Times.

CHICAGO, Oct. 23.—Julius Rosenwald, President of Sears, Roebuck & Co., today confirmed reports that General Robert E. Wood would be elected a Vice President of the company next Tuesday. General Wood recently resigned as Vice President and general merchandise manager of Montgomery Ward & Co. Mr. Rosenwald stated that A. H. Loeb would continue as a Vice President of the company.

EARNINGS.

RAILROADS.

Chicago Great Western—

	1924.	1923.
Sept. gross	$2,335,601	$2,147,470
Net op. inc.	536,002	526,707
9 mos. gross	18,135,724	19,207,417
9 mos. op. inc.	1,573,181	1,675,693

Pittsburgh & West Virginia—

Sept. gross	432,106	340,611
Net after tax.	125,192	82,928
Net op. inc.	195,146	127,967
Total income	224,443	154,340
Sur. after chgs.	222,490	150,340
9 mos. gross	3,864,676	2,814,148
Net after tax.	514,785	243,968
Net op. inc.	1,135,004	1,014,871
Total income	1,401,940	1,744,061
Sur. aft. chgs.	1,374,906	1,706,430

Southern Pacific—

Sept. gross	25,857,806	26,327,822
Net op. inc.	6,544,716	6,208,763
9 mos. gross	202,602,815	220,276,586
Net op. inc.	53,448,062	57,888,284

PUBLIC UTILITIES.

Cities Service—

	1924.	1923.	Increase.
Sept. gross	$1,054,200	$1,025,587	$28,613
Bal. after bfd.			
9 mos. gross	401,793	356,379	44,414
9 mos. gross	17,176,053	16,657,793	518,260
Bal. after pfd			
Com.	9,330,139	8,815,939	$514,200

New England Telephone & Telegraph—

	Sept.	End. Sept.
Gross	$4,057,565	$36,101,506
Net after taxes	1,020,048	9,078,946
Net after charges	870,844	8,040,610
Surplus after divs.	512,799	1,606,630

TO VOTE ON A PLAN FOR BACK DIVIDENDS

American Hide and Leather Stockholders Will Vote on Directors' Resolutions Dec. 9.

A special meeting of the stockholders of the American Hide and Leather Company has been called for Dec. 9 for the purpose of voting on certain resolutions already approved by the Board of Directors, through which the company will readjust its financial structure and wipe out more than half of the 140 per cent. of back dividends due on the company's cumulative 7 per cent. preferred stock. The plan calls for retirement of part of the preferred stock for cash, and the issuance of a new issue of $3,500,000 8 per cent. cumulative prior preference stock.

Briefly outlined the plan calls for the purchase of a block of 15,000 shares of the preferred stock from a New York banking corporation at about $69 a share. In addition the company will purchase 15 per cent. of the outstanding preferred stock from stockholders at $70 a share. In other words, the holder of 100 shares of the company's 7 per cent. cumulative preferred stock, participating in the plan, will sell thirteen shares of the stock to the corporation for $70 a share, exchange thirty-two shares for the new 8 per cent. prior preference stock, share for share, and still hold fifty-five shares of the stock which will still carry the 140 per cent. back dividends due.

J. C. Lilly, President of the company in a letter to stockholders, points out that $12,548,300 preferred stock is in the hands of the public. On this preferred stock there are now accumulated, accrued and unpaid dividends of 140 per cent., or a total of $17,587,620. The total par value of the preferred stock in the hands of the public, plus the accrued unpaid dividends thus amounts to $30,-115,920. The amount necessary to pay dividends at the rate of 7 per cent. on the preferred stock now outstanding is over $875,000 a year. Under the new plan, the annual dividend requirements on both the 7 and 8 per cent. preferred stock, provided the plan becomes effective, will aggregate only $703,381.

FOUR ROADS SHOW INCREASED INCOME

September Proves a Good Month —Southern Pacific Gain Due to Cut in Expenses.

The net operating income of four railroads which made public their September figures yesterday all showed increases in comparison with last year. The Southern Pacific's increase, however, was caused by a saving in operating expenses.

Net operating income of the Southern Pacific was $6,544,716, an increase of $335,953. It was the best showing for the month in six years. The gross income was $25,857,806, a decrease of $470,021. A feature was a decline of $1,018,186 in passenger revenue. The reduction in expenses included a saving of $688,729 in maintenance of ways and structures and $242,155 in maintenance of equipment.

For nine months gross revenue was $202,602,815, a decrease of $6,669,079. Operating expenses were $151,333,335, a decrease of $2,183,839, and net income was $33,448,982, a decline of $4,430,403.

The Chicago Great Western reported $2,335,001 gross for September, compared with $2,147,370 in 1923, $2,137,762 in 1922 and $2,296,213 in 1921. Net operating income was $353,053, compared with $150,668 a year ago.

The Pittsburgh & West Virginia reported September's net income after taxes as $125,192, compared with $42,-925. Surplus after charges for nine months was $1,374,906, compared with $1,706,430 a year ago.

The September net operating income of the Minneapolis, St. Paul & Sault Ste Marie was $1,062,302, compared with $677,146 a year ago. Gross business for the month was $3,156,785, compared with $3,032,943.

RESERVE BANK POSITION.

Comparison of the Week's Items With Those of Preceding Periods.

In yesterday's statement of the Federal Reserve bills discounted secured by other than Government collateral declined to a new low level for the year to date. No other high or low record was made.

Following is the comparison of the highest and lowest figures of the reserve system in 1924 to date and in the previous full years. Figures are in thousands of dollars:

Total Gold Holdings.

	High.		Low.	
1924	$3,167,327	July 23	$3,067,377	Oct. 15
1923	3,129,297	June 13	3,040,461	Jan. 4
1922	3,089,980	Oct. 11	2,875,229	Jan. 4
1921	2,870,044	Dec. 31	2,060,282	Jan. 7
1920	2,050,383	Dec. 30	1,824,561	Mar. 19
1919	2,201,804	June 6	2,068,788	Aug. 29
1918	2,060,274	Dec. 27	1,697,120	Jan. 4
1917	1,671,133	Dec. 28	742,062	Jan. 5
1916	1,182,236	Dec. 29	484,980	May 2
1915	542,413	Dec. 30	251,200	Jan. 23

Rediscounts.

	High.	1924.	Low.	1924.
Govt. col.	$425,704	Jan. 19	$70,570	Aug. 29
Other col.	375,119	Jan. 12	147,295	Oct. 22
	High.	1923.	Low.	1923.
Govt. col.	477,053	July 4	281,936	Jan. 10
Other col.	481,000	Dec. 7	210,700	Jan. 31
	High.	1922.	Low.	1922.
Govt. col.	477,486	Jan. 4	115,238	July 28
Other col.	633,111	Jan. 4	257,045	Aug. 16
	High.	1921.	Low.	1921.
Govt. col.	1,104,503	Jan. 7	431,891	Nov. 16
Other col.	1,502,815	Jan. 7	692,640	Dec. 28
	High.	1920.	Low.	1920.
Govt. col.	1,577,000	Dec. 27	1,141,086	Dec. 30
Other col.	1,616,113	Dec. 3	7,156,465	Jan. 30
	High.	1919.	Low.	1919.
Govt. col.	1,865,776	May 16	1,414,959	Dec. 19
Other col.	854,816	Dec. 29	172,568	May 9

Reserve Note Circulation.

	High.		Low.	
1924	$2,245,230	Jan. 2	$1,720,859	Sep. 24
1923	2,411,069	Jan. 8	2,187,729	Aug. 1
1922	2,464,121	Dec. 27	2,122,010	June 14
1921	2,870,022	Jan. 7	2,366,066	Nov. 30
1920	3,404,031	Dec. 23	2,850,944	Jan. 30
1919	3,067,940	Dec. 26	2,460,720	Jan. 31
1918	2,986,924	Dec. 28	1,234,934	Jan. 30
1917	1,246,428	Dec. 29	950,782	Jan. 26
1916	975,664	Dec. 29	496,245	June 30
1915	189,028	Dec. 30	14,500	Jan. 29

Ratio of Reserves.

With all percentages computed on the basis introduced by the Reserve Board on March 16, 1921, the highest and lowest reserve percentages of the Federal Reserve system compare as follows:

	High.		Low.	
1924	82.1	May 21	70.5	Oct. 15
1923	80.7	June 20	75.0	Jan. 6
1922	80.8	Jan. 25	79.3	Jan. 4
1921	82.1	Sep. 21	80.5	Feb. 4
1920	85.4	Dec. 31	64.8	Mar. 26
1919	83.9	June 30	38.5	Dec. 26
1918	66.4	Aug. 3	41.7	Dec. 27

The reserve percentages of the New York Reserve Bank compare as follows:

	High.		Low.	
1924	81.8	May 21	70.5	Oct. 15
1923	80.7	June 20	75.0	Jan. 6
1922	80.8	Jan. 25	79.3	Jan. 4
1921	82.1	Sep. 21	80.5	Feb. 4
1920	85.4	Dec. 31	64.8	Mar. 26
1919	83.9	June 30	38.5	Dec. 26
1918	66.4	Aug. 3	41.7	Dec. 27

DECLARED DIVIDENDS.

Company.	Rate.	Payable.	Holders of Record.
Am. Su-P. pat. pf.	1¾	Nov. 15	Nov. 15
Bank of Montreal	3 Q	Dec. 1	Oct. 31
Do	2	Ex Dec. 1	Oct. 31
Bath steel 7% pf.	1¾ Q	Jan.2'25	Dec. 1
Do 8% pf.	2 Q	Jan.2'25	Dec. 1
Cent. R. R. of N. J.	$2 Q	Nov. 15	Nov. 6
Centrifugal Pipe	37½ Q	Nov. 15	Nov. 7
Chem. Nat. Bank	$4 Q	Nov. 1	Oct. 24
Cities Service	1¾ M	Dec. 1	Nov. 15
Do	1½ M	Dec. 1	Nov. 15
Do pf. and pf. B	¼ M	Dec. 1	Nov. 15
Duquesne Lt. 1st pf.	$1.75 Q	Dec. 15	Nov. 12
Mfrs. Trust	3 Q	Nov. 1	Oct. 21
National Lead pf.	1¾ Q	Dec. 15	Nov. 21
New Cornelia Cop.	25c Q	Nov. 24	Nov. 7
Ogilvie Milling	1¾ Q	Nov. 22	Nov. 12
Do pf.	1¾ Q	Nov. 1	Oct. 18
U. S. Hart. Mach.	60c	Dec.	Nov. 20
Do pf.	$1.75	Dec.	Nov. 20
Warren Bros.	50c	Nov. 15	Nov. 1

*Payable in Stock script.

RESERVE'S ASSETS $15,600,000 LOWER

Weekly Report Shows Declines in Discounts, Acceptances and Federal Paper.

DEPOSITS DROP $77,200,000

Note Circulation Is of Smaller Volume, but the Banks Gain $6,600,000 in Gold.

Special to The New York Times.

WASHINGTON, Oct. 23.—The consolidated statement of condition of the Federal Reserve banks on Oct. 22, made public by the Federal Reserve Board, shows a falling off of $39,900,000 in holdings of discounted bills, of $27,-000,000 in acceptances purchased in open market and of $15,700,000 in Government securities.

As a result of these changes, total earning assets declined by $15,600,000 and total deposits by $77,200,000, while cash reserves increased by $10,600,000.

The New York Reserve Bank reports a reduction of $30,100,000 in holdings of discounted bills, Boston of $13,400,000 and Cleveland of $2,800,000. The Richmond bank shows an increase of $3,-600,000 in discount holdings, while the remaining banks report smaller changes.

Holdings of acceptances purchased in open market decreased $41,600,000 at the New York Reserve Bank and $1,-800,000 at the Boston bank. An increase of $4,400,000 in acceptance holdings is reported by the Chicago bank and of $2,800,000 each by the Philadelphia and San Francisco banks.

The system's holdings of United States certificates of indebtedness declined by $13,700,000 and of Treasury notes by $3,000,000, while holdings of United States bonds increased by $1,000,000.

The decrease of $16,000,000 in Government security holdings reported by the New York bank offsets the increase of the same amount reported the preceding week.

All but four of the Federal Reserve banks show a smaller volume of Federal Reserve notes in circulation. The Philadelphia Reserve Bank reports the largest decline, $5,100,000. Boston shows a decline of $3,400,000, New York of $2,900,000, Cleveland of $2,500,000 and Chicago of $2,800,000.

Gold reserves increased by $6,800,000 during the week, reserves other than gold by $4,100,000 and non-reserve cash by $3,800,000.

A summary of changes in the principal assets and liabilities of the Reserve banks during the week and the year ending Oct. 22 follows:

	Week	Year.
Total reserves	+$10,900,000	—$77,500,000
Gold Reserves	+ 6,800,000	— 92,200,000
Total earning assets	—15,600,000	—126,600,000
Discounted bills, total	—39,900,000	—518,000,000
Secured by U. S. Government obligations	—35,900,000	—306,400,000
Other bills discounted	— 4,000,000	—204,600,000
Bills bought in open market	—27,000,000	—40,100,000
U. S. Government securities, total	—15,700,000	+462,600,000
Bonds	+ 1,000,000	+ 21,100,000
Treasury notes	— 3,000,000	+257,500,000
Certificates of indebtedness	—13,700,000	+185,900,000
Federal Reserve notes in circulation	—15,600,000	—58,700,000
Total deposits	—77,200,000	+278,500,000
Members' reserve deposits	—38,500,000	+277,800,000
Government deposits	—35,500,000	+ 9,600,000
Other deposits	— 3,200,000	+ 4,300,000

+Increase. —Decrease.

FEDERAL RESERVE STATEMENT.

COMPARATIVE STATEMENT OF CONDITIONS AT CLOSE OF BUSINESS OCT. 22.

District.	Gold Reserve.	Total Bills Discounted.	Total U. S. Govt. Secur.	F. R. Notes In Circ'l'n.	Due Memb'rs' Reserve Acct.	Ratio &c.
Boston	$280,850,000	$5,212,000	$26,662,000	$230,173,000	$138,875,000	80.6
New York	911,242,000	29,224,000	187,316,000	360,950,000	504,705,000	70.5
Philadelphia	242,534,000	17,803,000	21,452,000	151,000,000	128,433,000	67.1
Cleveland	284,782,000	41,741,000	44,749,000	209,987,000	169,861,000	78.2
Richmond	106,755,000	37,566,000	3,352,000	76,880,000	85,429,000	77.1
Atlanta	152,049,000	25,630,000	3,217,000	135,827,000	98,965,000	81.7
Chicago	396,687,000	27,937,000	94,472,000	309,982,000	308,224,000	78.9
St. Louis	90,551,000	20,822,000	16,799,000	99,031,000	73,796,000	76.1
Minneapolis	92,209,000	7,343,000	1,041,000	68,880,000	58,984,000	73.0
Kansas City	103,666,000	7,406,000	35,221,000	69,131,000	81,019,000	68.5
Dallas	74,712,000	6,212,000	27,795,000	56,905,000	56,809,000	71.2
San Francisco	294,391,000	14,026,000	80,340,000	208,612,000	159,285,000	79.2

In the Previous Week.

District.	Gold Reserve.	Total Bills Discounted.	Total U. S. Govt. Secur.	F. R. Notes In Circ'l'n.	Due Members' Reserve Acct.	Ratio &c.
Boston	$297,101,000	$8,629,000	$38,362,000	$149,016,000	$143,382,000	85.1
New York	853,134,000	45,289,000	203,316,000	365,001,000	506,518,000	70.8
Philadelphia	235,201,000	17,723,000	21,452,000	124,031,000	156,996,000	67.3
Cleveland	303,396,000	29,540,000	44,749,000	182,905,000	213,582,000	77.1
Richmond	109,971,000	35,079,000	4,993,000	68,510,000	75,127,000	77.0
Atlanta	154,631,000	25,000,000	3,233,000	61,351,000	136,177,000	81.5
Chicago	423,359,000	57,116,000	83,833,000	315,228,000	311,918,000	81.5
St. Louis	93,813,000	22,545,000	16,760,000	73,518,000	98,961,000	72.5
Minneapolis	92,202,000	8,067,000	27,695,000	57,892,000	57,102,000	71.7
Kansas City	101,877,000	7,851,000	35,185,000	50,437,000	87,922,000	68.2
Dallas	76,437,000	6,701,000	33,295,000	56,206,000	56,248,000	75.6
San Francisco	305,494,000	13,351,000	80,340,000	185,285,000	210,127,000	80.3

Consolidated resources and liabilities of the twelve Federal Reserve Banks compare as follows:

	Oct. 22, 1924.	Oct. 15, 1924.	Oct. 24, 1923.
RESOURCES—			
Gold with Federal Reserve agents	$2,006,200,000	$1,978,799,800	$2,089,358,000
Gold redemption fund with U. S. Treasury	39,906,000	39,915,000	38,174,000
Gold held exclusively against F. R. notes	$2,046,106,000	$2,014,714,000	$2,142,532,000
Gold settlement fund with F. R. Board	407,378,000	626,053,000	618,424,000
Gold and gold certificates held by banks	400,753,000	396,580,000	375,458,000
Total gold reserves	$3,044,218,000	$3,037,377,000	$3,136,412,000
Reserves other than gold	87,408,000	85,307,000	72,710,000
Total reserves	$3,131,621,000	$3,120,684,000	$3,209,122,000
Non-reserve cash	42,037,000	38,279,000	70,872,000
Bills discounted:			
Secured by U. S. Government obligations	78,946,000	109,851,000	334,826,000
Other bills discounted	147,295,000	158,227,000	461,865,000
Total bills discounted	$226,240,000	$268,078,000	$796,238,000
Bills bought in open market	169,899,000	197,881,000	179,747,000
U. S. Government securities:			
Bonds	20,854,000	20,873,000	19,744,000
Treasury notes	297,931,000	300,911,000	60,165,000
Certificates of indebtedness	144,042,000	157,736,000	2,384,000
Total U. S. Government securities	$582,827,000	$308,822,000	$82,293,000
All other earning assets	2,007,000	2,007,000	317,000
Total earning assets	$977,733,000	$1,060,585,000	$1,104,495,000
5% Redemption fund—F. R. Bank notes			25,000
Uncollected items	860,125,000	661,660,000	620,460,000
Bank premises	60,522,000	60,522,000	58,596,000
All other resources	26,450,000	26,273,000	15,870,000
Total resources	$4,907,288,000	$5,137,886,000	$5,120,842,000
LIABILITIES—			
Federal Reserve notes in actual circulation	$1,751,701,000	$1,767,284,000	$2,236,864,000
Federal Reserve Bank notes in circulation—net			829,000
Deposits:			
Member bank—reserve account	2,149,902,000	2,186,481,000	1,878,179,000
Government	23,197,000	62,663,000	26,832,000
Other deposits	28,859,000	30,083,000	22,536,000
Total deposits	$2,202,048,000	$2,279,227,000	$1,923,598,000
Deferred availability items	607,786,000	745,681,000	569,636,000
Capital paid in	111,971,000	112,011,000	109,709,000
Surplus	220,915,000	220,915,000	218,268,000
All other liabilities	12,927,000	12,788,000	23,207,000
Total liabilities	$4,907,288,000	$5,137,886,000	$5,120,842,000
Ratio of total reserves to deposits and Federal Reserve note liabilities combined	79.2%	77.1%	76.8%
Contingent liabilities on bills purchased for foreign correspondents	20,566,000	21,910,000	42,831,000

NEW YORK FEDERAL RESERVE BANK.

Comparative statement of condition at the close of business.

RESOURCES—	Oct. 22, 1924.	Oct. 15, 1924.	Oct. 24, 1923.
Gold with Federal Reserve agent	$320,990,000	$306,914,000	$634,498,000
Gold redemption fund with U. S. Treasury	9,818,000	6,549,000	6,869,000
Gold held exclusively against F. R. notes	$540,619,000	$519,156,000	$641,302,000
Gold settlement fund with F. R. Board	192,356,000	148,494,000	151,348,000
Gold and gold certificates held by bank	109,367,000	107,375,000	183,900,000
Total gold reserves	$811,242,000	$862,184,000	$977,569,000
Reserves other than gold	21,075,000	18,304,000	16,041,000
Total reserves	$832,316,000	$350,428,000	$906,601,000
Non-reserve cash	14,626,000	13,054,000	11,116,000
Bills discounted:			
Sec. by U.S. Government obligations	14,120,000	47,786,000	111,060,000
Other bills discounted	16,104,000	17,494,000	63,441,000
Total bills discounted	$29,224,000	$65,280,000	$163,441,000
Bills bought in open market	82,382,000	103,941,000	56,007,000
U. S. Government securities:			
Bonds	4,902,000	4,902,000	1,149,000
Treasury notes	126,304,000	129,254,000	200,000
Certificates of indebtedness	46,020,000	59,020,000	5,200,000
Total U. S. Government securities	$187,318,000	$200,316,000	$6,549,000
Total earning assets	299,924,000	373,538,000	226,027,000
Uncollected items	347,194,000	210,196,000	204,287,000
Bank premises	16,723,000	16,720,000	16,733,000
All other resources	9,427,000	9,280,000	1,998,000
Total resources	$1,509,192,000	$1,472,220,000	$1,364,940,000
LIABILITIES—			
Federal Reserve notes in actual circulation	$308,960,000	$309,818,000	$407,020,000
Deposits:			
Member bank—reserve account	854,786,000	858,001,000	698,146,000
Government	4,742,000	18,140,000	4,613,000
Other deposits	17,851,000	16,600,000	13,342,000
Total deposits	$877,359,000	$892,741,000	$716,000,000
Deferred availability items	122,822,000	178,856,000	106,298,000
Capital paid in	20,196,000	20,196,000	20,502,000
Surplus	20,000,000	20,000,000	20,000,000
All other liabilities	1,027,000	2,008,000	4,958,000
Total liabilities	$1,509,192,000	$1,472,220,000	$1,364,940,000
Ratio of total reserves to deposit and F. R. note liabilities combined	78.7%	76.8%	66.7%
Contingent liability on bills purchased for foreign correspondents	6,792,000	9,007,000	14,978,000

NEW YORK BANK STOCKS.

	Bid.	Ask.		Bid.	Ask.
America	295	305	First	1,000	
Am Exch	326	330	Garfield	295	
Am Union	160		Gotham	123	130
Bank of U S	195	202	Greenwich	375	400
Bowery	900		Harriman	620	
Bryant Park	175		Hanover	2,000	2,030
Bway Cent	165		Lebanon	130	
Brons Boro	300		Manhat Co	199	199
Brons Nat	160	170	Mech & M	600	610
Butch & D	135	145	Mutual	350	415
Capitol Nat	167		Nat Amer	135	
Cent Mer	160		Nat Butch	150	160
Chase	360	360	Pacific	300	
Chat & Ph	270	278	Park	430	440
Chelsea Ex	153		Penn Exch	105	115
Chemical	570	580	Public	400	410
City	575	590	Port Morris	160	
Coal & Iron	175		Prod Exch	175	185
Colonial	430		Seaboard	335	
Commerce	242	248	Seventh Av	95	
Com'wealth	270		Standard	260	275
Continental	190		State	395	
Corn Exch	440	446	Trade Bank	135	145
Cosmopolitan	115	135	23d Ward	165	
East River	215		Wash Hts	205	
Fifth Av	1400		Yorkville	1500	
Fifth Nat	245	255			

INSURANCE COMPANIES.

	Bid.	Ask.		Bid.	Ask.
Aetna Life	715	725	Home	840	860
Aetna Fire	530	550	Ins Co N A	90	95
Am Alliance	320	330	Mil Mech	34	38
Carolina	220	230	Nat Fire	535	555
City N Y	630	650	Nat Liberty	200	
Continental	90		Niagara	165	175
Fid-Phenix	135	155	North River	70	
Fid-Cas	60		Northern	230	250
Franklin	150	160	Pac Fire	150	
Glens Falls	450		Sturyesant	140	
Globe & R	160		Travelers	1100	
Great Amer	220	241	United States	53	57

GUARANTEED STOCKS.

Company.	Rate.	Bid.	Asked.
Alb. & Susquehanna R. R.	6	180	171
Atlantic & Char. Air Line	5	180	171
Can. Southern R. R.	6	56	57½
Cleve. & Pitts. R. R.	7	69½	70
Erie & Kalamazoo	8%	70	80
Ft. Wayne & Jack. pf.	8%	100	108
Georgia R. R. & Bank	10	190	197
Gold & Stock Telegraph	6	111	113
Lackawanna R. R. of N. J.	7	77½	78
Minn. St. P. & S. S. M.	6	69½	71
Morris & Essex R. R.	7	100½	101
Northern R. R. of N. J.	6	61	64
Pewee & Syracuse	8	95	97
Pitts. Ft. Wayne & Chic. pf.	7	140	141½
Rensse. & Saratoga R. R.	7	110	118
Rutland R. R. pf.	10	140	154
Stonington & Prov.	8	100	110
Union Pacific	10	134½	134¾
Valley R. R.	6	85	100
Warren R. R.	7	99½	100

*Dividend subject to Federal income tax.

U. S. CERTIFICATES AND NOTES.

Following are the prices paid in the open market for United States Treasury certificates of indebtedness and notes of the different issues:

Month.	P. C.	Year.	Bid.	Ask.	Yield.
Dec.	2%	1924	100¼	to Par	3.05
Dec.	2%	1923	100¼	to Par	3.05
March	4	1925	100%		3.55
March	4%	1926	100%		3.53
June	4%	1926	101%		3.47
Dec.	4%	1926	101%		3.47
March	4%	1927	101%		3.47
June	4%	1927	101%		3.47
Sept.	4%	1927	101%		3.47
Dec.	4%	1927	101%		3.47
March	4%	1928	101%		3.47
June	4%	1928	101%		3.47
Sept.	4%	1928	101%		3.47
Dec.	4%	1928	101%		3.47

INSURANCE STOCKS.

	Bid.	Ask.		Bid.	Ask.
Alliance	115		Manufacturers	240	
Am Surety	105	110	Metropolitan	360	380
Bk N Y & T	300	325	Mtg Bond	115	122
Bankers	207	215	Mut T of W	140	
Bond & Mtg	527	542	Nat Surety	170	174
Brooklyn	310	340	New York	285	295
Cent Union	522	550	N Y Title & Mtg	235	245
Empire	295		People's	240	
Equitable	227	231	Realty Assoc	100	
Farm L & T	560		Do 1st pf	85	90
Fid Intl	230		Do 2d pf	80	85
Fidelity	140		Northern	230	250
Guaranty	270	272	Title Guar	270	275
Home	170		United States	1000	
Lawyers	240		U S Casualty	110	
Lawyers Mtg	93	96	U S Fidelity	1000	

MISCELLANEOUS MARKETS

PUBLIC UTILITY STOCKS.

	Bid.	Asked.
Adirondack Power & Light pf	92	95
Adirondack Power & Light pf	97	99½
Alabama Trac., Lt. & Power	90	92
American Gas & Electric	83½	83¾
American Gas & Electric pf	107	108
American Light & Traction	127½	128½
American Light & Traction pf	92½	93
American Power & Light, new	43	43½
American Power & Light pf	90	91
American Public Utilities	45	50
American Public Utilities pf	90	95
Appalachian Power	71	73
Appalachian Power pf	90	94
Arkansas Light & Power	90	93
Arkansas Light & Power pf	90	93
Associated Gas & Electric	45	50
Associated Gas & Electric pf	83	85
Carolina Light & Power	100	103

Atlantic & Birmingham
1st 5s, 1934
Atl. Birmingham & Atl.
Inc. 5s, 1930
Kansas City Rys.
All Issues
Porto Rico Ry. Co. Ltd.
1st 5s, 1936
Nova Scotia Stl. & Coal
6% Perp. Dollar Bonds
Clinchfield Coal
Davis Coal & Coke
Wheeling & Lake Erie
Prior Preferred
Wm. C. Orton & Co.
54 Wall St., N.Y. Tel Hanover 9690-9697

J.K. Rice, Jr. & Co. Buy & Sell
American Cyanamid
Johns Manville
McCall Corporation
Mercantile Stores
Midland Securities
Mohawk Valley Co.
Singer Mfg. Co.
Singer Mfg. Co., Ltd.
J.K. Rice, Jr. & Co.
Phones 4600 to 4610 John. 49 Wall St., N.Y.

American Thermos Bottle
Archer Daniels Midland Pfd.
Franklin Railway Supply
Hall Switch & Signal Pfd.
U. S. Trucking Pfd.
West India Sugar Pfd.
KIELY & HORTON
40 Wall St. New York.
PHONES JOHN 6330-4121

Manila R. R.
7s, 1937
Maxwell Motor
7s, 1934
George Nelson
15 Broad St. Tel. Hanover 2687-8

Jos. Dixon Crucible
Grennan Bakeries
Singer Mfg.
Stone, Prosser & Doty
52 William St., N.Y. Hanover 7728

American & Foreign Pow. Pf.
United Equities Corp.
Trenton, Bristol & Phil. 5s,'43
Madison Ave. Office Bld. 6s
Mexican Lt. & Pow. Preferred
American Chicle 6s, 1927
Taylor & White
66 Broadway, N. Y. Tel. Whitehall 8866

Fire Association of Phila.
Stock & Rights
Bought—Sold—Quoted
BARNES & LOFLAND
147 S. 4TH ST., PHILA., PA.
Tel. Lombard 4172

Adams Express 4s, 1947
Ohio Gas & Electric 6s, 1946
Twin States Gas & Elec. 5s, '53
FREDERIC H. HATCH & CO.
74 Trinity Pl. (ESTABLISHED 1885) Tel. Rector 1220
Boston Private Wire Connections Chicago
Buffalo Philada. Phila. Pittsburgh Cleveland

R. B. Ward, Inc.
HOIT, ROSE & TROSTER
2 Rector Street Whitehall 1620

DeForest
Radio Tel. & Tel.
A. H. NOLLMAN
2 Rector St. Tel. Whitehall 3150

Southwestern Bell Tel. Pfd.
Nor. Carolina Pub Ser. Com.
Alabama Traction
L. T. NELSON & CO.
61 B'way, N.Y. Tel. Bowl. Green 6640

DIVIDENDS.

STERN BROTHERS.
31 West 42nd Street.

The Board of Directors has this day declared a dividend of $2 per share (8%) on the Eight Per Cent. (8%) preferred stock of this Company for the quarter ending November 30, 1924, payable December 1, 1924, to stockholders of record at the close of business November 15, 1924. Checks will be mailed. The transfer books will not be closed.

New York, October 21, 1924.
R. A. ROSSLER, Treasurer.

UNITED STATES HOFFMAN MACHINERY CORPORATION.
October 22, 1924.

Notice is hereby given that the Board of Directors declared this day a dividend of $.50 per share on its outstanding common stock, payable December 1, 1924, to holders of record at the close of business November 20, 1924. Transfer books will not be closed.

R. A. WALSH, Treasurer.

SWEDEN IS SEEKING LOAN OF $30,000,000

Long Term Bonds for Government Purposes Aim to Aid Commerce Here.

AMERICAN POWER ISSUE

Various State, City and County Offerings Are Also in the Market.

Negotiations are under way for a new loan of $30,000,000 or more to the Kingdom of Sweden, it was learned yesterday. According to reports from Christiania, the deal has been completed, but in New York offices it was said that definite word of the signing of a loan contract had not yet been received. The loan, it was understood, would be for a variety of governmental purposes, including the setting up of dollar balances in New York which would be utilized to help Swiss-American commerce.

Loans for Holland and Switzerland, two countries which are rated on about the same plane as the Swedish credit, were recently made in the New York market, bearing a 5½ per cent. coupon rate. No information was available as to the terms of the prospective Swedish loan, but it was understood that it would be a long term issue of bonds and that it would be underwritten by the National City Company.

An additional issue of $5,000,000 American Power and Light Company gold debenture bonds, American 6 per cent. series, due March 1, 2018, is being offered by Bonbright & Co. at 94½ and interest, to yield 6.35 per cent. The American Bond and Share Company supervises the operations of this company and its subsidiaries.

A syndicate composed of A. B. Leach & Co., Inc., A. G. Becker & Co., Central Trust Co. of Illinois, Bonbright & Co., Inc., Union Trust Co. of Chicago, and Hill, Joiner & Co., Inc., are offering a new issue of $4,375,000 City of Chicago 4 per cent. gold bonds, due Jan. 1, 1927 to 1945, inclusive. The bonds are being offered on a basis to yield 3.50 to 4 per cent, according to maturity.

An issue of $500,000 City of Oklahoma 5s, due 1938 to 1943, inclusive, is being offered by C. W. McNear & Co., yielding 4.35 per cent.; $300,000 City of Roanoke, Va., 4½s, due 1954, yielding 4.40 per cent.; $225,000 Harris County, Texas, navigation district 5s, due 1945 to 1953, yielding 4.70 per cent., and $170,000 Pike County, Ky., 5s, due 1931 to 1934, yielding 4.90 per cent.

Barr Brothers & Co., Inc., and George B. Gibbons & Co., Inc., are offering $480,000 City of Dunkirk, N. Y., 4½ per cent. school bonds, dated Aug. 1, 1924, and due serially Aug. 1, each year 1932 to 1940, inclusive, at prices to yield 4.10 per cent.

COTTON LESS ACTIVE AS PRICES WAVER

Trading Influenced by Evening-Up in Preparation for Crop News Tomorrow.

The cotton market quieted down under an extremely small volume of business yesterday and limited fluctuations. Transactions involved scattered covering, some liquidation and swapping operations between the various months. After an advance of a cent in a week, the market appeared to be well evened up and a slightly easier tone prevailed. December began the day at 22.62 and ended at the same figure. Frost occurred in scattered sections of the South Wednesday night. The Memphis Commercial Appeal raised its previous estimate 172,000 bales to an indicated crop of 12,771,000 on a condition of 53.7 and an abandonment of 1 per cent. in acreage. Saturday's report will include an item on official figures of abandoned acreage. Prices lost 15 to 22 points on the day.

With trading in the October position ending at noon today and a Washington report at 11 o'clock tomorrow, there was more evening up of old business than extension of new orders throughout the session. Though early prices abroad showed an advance of a few points, the recovery had disappeared before the opening of the New York Exchange. An increase in crop figures from a Memphis authority, together with weakness in many securities, served to bring an easier tone in cotton.

Spot houses stated that less pressure of actual cotton existed in the South following the record movement last week, holders along the Atlantic being particularly less inclined to sell at prevailing prices. Port and interior receipts the past few days have diminished to an extent that will be reflected in smaller insight figures today.

Sales of spot cotton in Southern markets aggregated 49,000 bales at declines ranging from 12 points at Little Rock to 25 points at Memphis.

About 9,000 bales arrived at New York yesterday, raising the running stock to 193,000 bales. The amount in licensed warehouses is now over 140,000 bales so that it is generally expected that final deliveries on the October position will aggregate 150,000 bales or more. The Inspection Bureau is still working night and day classifying cotton for delivery.

COTTON.

Yesterday's quotations follow:

	Open.	High.	Low.	Close.	Previous Day.
Oct.	22.75	22.80	22.70	22.70@22.72	22.90
Dec.	22.60	22.68	22.58	22.62@22.63	22.86
Jan.	22.09	22.00	22.02	22.02@22.03	22.09
Mch.	22.31	22.36	22.23	22.22@22.24	22.37
May	22.54	23.60	22.46	23.40@23.43	23.69

The local market for spot cotton was quiet, 25 points decline, 22.93c for middling upland.

Southern spot markets were: Galveston, sales 1,400, 22.80c; 15 points decline. New Orleans, sales 725, 22.70c; 15 points decline. Savannah, sales 94 22.90c; 20 points decline. Augusta, sales 987, 22.81c; 39 points decline. Memphis, sales, 8,400, 22.80c; 25 points decline. Houston, sales 11,129, 22.90c; 20 points decline. Little Rock, sales 6,132, 22.50c; 12 points decline. Dallas, sales 15,041, 22.05c; 15 points decline.

Yesterday's cotton statistics were:

	Yesterday.	Week.	Last Year.
Port receipts	52,672	96,000	45,700
Exports	19,223	124,418	15,422
Exports, season	1,564,253	1,445,211	1,405,855
N. Y. stocks	193,001	142,531	57,201
Ports stocks	1,063,940	959,209	740,601
N. Y. arrivals	8,787	27,478	17,864

Liverpool cables: Spot cotton quiet, 3 points decline, 13.62d for middling. Sales, 5,000; American, 3,000. Imports, 4,000; American, 2,000. Futures opened steady, 4 points decline to 1 point advance; closed quiet, 3 to 9 points decline. Prices: October, 13.19d; December, 13.05d; January, 13.13d; March, 13.18d; May, 13.19d.

Manchester: Yarns firm, cloths quieter.

CORPORATE MEETINGS TODAY

Annual Meeting.
National Acme Company.
Special Meeting.
American Alliance Insurance Company.

DIVIDENDS.

IRON PRODUCTS CORPORATION
Preferred Stock Dividend No. 21.

The Board of Directors has this day declared a regular quarterly dividend of two per cent. on the preferred stock of this Corporation, payable November 15, 1924, to stockholders of record at the close of business November 5, 1924.

The transfer books will not be closed.

E. T. BURT, Vice-President.
Dated New York, N. Y., Oct. 21, 1924.

DOWNWARD TREND IN GRAIN CONTINUES

Wheat Goes Down Two Cents, Reaching Lowest Price in Present Fall.

Special to The New York Times.

CHICAGO, Oct. 23.—Wheat and corn markets continue on the down grade, wheat closing 1¾@2¾ cents lower, with corn off 1¾@2 cents. The decline in wheat was in the face of an active export demand, with sales estimated at 1,650,000 to 2,000,000 bushels, largely for deferred shipment, and suggesting around 5,000,000 to 7,000,000 bushels sold so far this week.

Houses will export and Eastern connections were good buyers at times, but there was little or no outside help, and with fairly general scattered selling and pressure from houses with Liverpool connections, the market gradually declined and at the close was about the lowest on the present down turn.

Some futures bought by foreign houses six weeks or more ago were given up today in exchange for cash wheat, which explains to some extent the failure of the market to fully reflect the large export sales. The overbought world's position on near-by wheat is also a factor.

The bulk of the demand continues to be for forward shipment, with grain being taken ahead as far as next April. Exporters are apparently making sales abroad as fast as or faster than the wheat is actually clearing from this country, and is likely to result in the disposal of the bulk of the American exportable surplus before either Canada or Argentina can ship freely. Conflicting cables were received from Argentina regarding the extent of the rains in that country.

Buenos Aires closed unchanged to ¼c higher, suggesting that rains were insufficient. Winnipeg was off 1¾@2 cents at the last, with foreigners good sellers.

Primary arrivals today were 3,106,000 bushels; week ago, 3,407,000; last year, 1,115,000. Shipments were 2,819,000 bushels; week ago, 2,779,000; last year, 725,000.

Corn continues to show a heavy undertone. Country offerings of new grain to arrive are increasing. What little new trade is coming in both wheat and corn is going into store. There were 100,000 bushels corn sold to exporters today.

Primary arrivals were 624,000 bushels; week ago, 528,000; last year, 626,000. Shipments were 203,000 bushels; week ago, 338,000; last year, 703,000.

Oats were off 1@1 cent with corn, while rye dropped 2@2¾ cent, despite good buying of December credited to the leading holder.

Chicago.

Today's Chicago prices for the principal grains were as follows:

WHEAT.

	High.	Low.	Close.	Prev. Close.	Last Year.
Dec.	$1.46	$1.44¾	$1.44¾	$1.47¾	$1.07¼
May	1.50¾	1.48	1.49¼	1.51¾	1.11¾
July	1.52¾	1.51¼	1.51¼	1.53¾	1.05¾

CORN.

	High.	Low.	Close.	Prev. Close.	Last Year.
Oct.	1.06¾	1.06¾	1.06¾	1.08¾	....
Dec.	1.07¾	1.05¾	1.06¾	1.07¾	.70¾
May	1.09	1.08	1.08¾	1.09¾	.71¼
July	1.09¾	1.08¾	1.08¾	1.10	.71¾

OATS.

	High.	Low.	Close.	Prev. Close.	Last Year.
Dec.	.52	.51¾	.51¾	.53¾	.44¾
May	.56¾	.55¾	.56	.58¾	.44¾
July	.58¾	.58¼	.58¾	.54	....

RYE.

	High.	Low.	Close.	Prev. Close.	Last Year.
Dec.	1.31½	1.29	1.30¾	1.33¾	.70
May	1.32¼	1.30¼	1.31¼	1.34¼	.73¾
July	1.16	1.15¾	1.15¾	1.18	....

Cash prices for the principal grains at Chicago follow: Wheat, No. 2 hard, $1.46@$1.43¾; No. 3 hard, $1.41@$1.43¾. Corn, No. 2 yellow, $1.07¾@$1.07¾; No. 2 mixed, $1.06¾@$1.07¾. Oats, No. 2 white, 59@59½c; No. 3 white, 47¾@48¾c. Rye, No. 2, $1.27@$1.28.

PROVISIONS.

Lard—	High.	Low.	Close.	Prev. Close.	Last Year.
Oct.	16.45	16.32	16.37	16.62	12.80
Nov.	15.80	15.60	15.40	15.70	....
Dec.	14.70	14.52	14.60	14.90	....
Jan.	14.20	14.02	14.10	14.37	11.30
May	13.85	13.65	13.70	13.85	....
Dry-salted bellies—					
Oct.	14.62	14.00	14.62	14.49	....
Jan.	12.72	12.67	12.67	12.80	....

Winnipeg.

Today's Winnipeg prices for the principal grains were as follows:

WHEAT.

	High.	Low.	Close.	Prev. Close.	Last Year.
Oct.	1.58¾	1.57¾	1.57¾	1.59¾	.97
Nov.	1.56¾	1.54	1.55¾	1.58¾	....
Dec.	1.50¾	1.48¼	1.49¾	1.52¾	.93¾
May	1.54¾	1.52	1.53¼	1.55¾	.96¼

OATS.

	High.	Low.	Close.	Prev. Close.	Last Year.
Oct.	.60¾	.60	.60¾	.61¾	....
Nov.	.60¾	.60¼	.60¾	.61¼	....
Dec.	.61	.60¾	.60¾	.61¼	.39¾
May	.64¼	.63¾	.63¾	.64¾	....

COMMODITY PRICES.

Following are the cash prices for the principal commodities in the wholesale market at the close of business Thursday, a week before, and a year ago. Prices are those of the New York cash markets, unless otherwise indicated:

	Oct. 23, 1924.	Oct. 16, 1924.	Oct. 25, 1923.
FOODSTUFFS—			
Wheat, No. 1 sd	$1.65	$1.67	$1.27
Corn, No. 2 yellow	1.12¾	1.22¾	1.19
Oats, No. 2 white	.60¾	.62¾	.53
Flour, Std. Spg pts.	7.25@8.05	8.55	6.35
Coffee, No. 7 Rio	.20¾	.20¼	.11½
Sugar, granulated	.07¢	.07¢	.09
Butter, cr., 92 sc	.37½	.39¼	.48
Eggs, fresh-gathered			
Firsts	.43@.46	.47.00	43.00
Lard, mid-w	17.00@17.10	16.65	16.70
Pork, mess	30.00@31.00	31.00	22.00
Beef, mess	20.00@22.00	22.00	20.00
METALS—			
Iron, 2X, Phila	21.50@22.00	22.50	25.25
Steel billets, Phila	35.00	35.00	40.00
Lead	5.70	5.10	6.35
Copper	13.12½	12.90	12.50
Tin	51.75	40.60	42.00
TEXTILES—			
Cotton, mid. upland	23.95	23.85	31.75
Print cloths	.06¾	.06¾	.07¼

Range of prices, 1924, to date:

	Highest.		Lowest.	
Wheat	$1.69	Dec. 15	$1.05	Mar. 27
Corn	1.42	Aug. 19	.87¾	Jan. 2
Oats	.62¼	July 22	.43¾	Jan. 2
Flour	8.70	Oct. 6	6.40	Jan. 2
Coffee	.20¾	Oct. 23	.11	Jan. 3
Sugar	.09	Feb. 14	.05	Apr. 17
Butter	.55	Jan. 1	.36¾	Apr. 17
Eggs	.48	Jan. 2	.32	Mar. 29
Lard	17.05	Oct. 15	10.65	May 26
Pork	31.00	Oct. 23	22.00	May 26
Beef	22.00	Jan. 2	16.00	Feb. 26
Iron	30.00	Jan. 2	21.25	July 19
Steel	41.00	Jan. 2	30.00	Sep. 16
Lead	9.67½	Feb. 29	7.00	May 23
Tin	56.75	Mar. 3	39.75	May 23
Copper	13.00	Mar. 3	12.50	July 9
Cotton	33.70	Jan. 2	22.15	Oct. 16
Printcloths	.08	Jan. 2	.06¾	Oct. 16

PRODUCE MARKETS.

BUTTER—Receipts (Oct. 22), 21,822 packages. Market firm on top grades. Creamery, higher than extras, 92 score, 40½c; extras, 92 score, 40c; 90 score, 39½@40c; seconds, 34½@38c; lower grades, 32@34c; standards, cars, 90 score, 34@34½c; 90 score, delivered, 35c; 88 score, 33½@34c; 86 to 87 scores, 31@32c; packing stock, higher than extras, 39½@40c; extras, 92 score, 38½@39c; 90 score, 37½@38c; seconds, 36@36½c; renovated, firsts, 36@36½c; ladies, current make, extras, 34½@35c; firsts, 33@33½c; seconds, 31½@32c; lower grades, 30@30½c. Special market, current make, No. 1, 37@37½c; No. 2, 36c; lower grades, 30@32c.

EGGS—Receipts (Oct. 22), 20,772 cases. Higher grade fancy fresh stock all firm; very irregular; standard firm; extras, dozen, 67@; extra firsts, 44@46c; firsts, 42@44c; seconds and poorer, 38@41c; refrigerator firsts, 37c; storage No. 1, 36@36½c; No. 2 and poorer, 34@35c; checks, 32@34c; fair to good, 35@36c; Jersey and other near-by brown, white, closely selected, extras, 51@52c; near-by and Western mixed colors, average extras, 49@50c; near-by and Western mixed colors, average firsts, 47@48c; fancy to choice, gathered whites, 50@52c; gathered whites, firsts to extra firsts, 46@48c; near-by whites, under-grades, 40@45c; near-by whites, mediums, 43 to 44 pounds, 44@46c; heavy near-by whites, gullaby, 42c; Pacific Coast whites, firsts to extra, 46@48c; under-grades, 40@45c; mediums, 42@43c; Pacific Coast browns, 42@43c; Western and Southern gathered whites, 44@46c; browns and other near-by and Western nearby brown, extras, 46@48c; refrigerator extra, 44@45c; refrigerator firsts, 42@43c; refrigerator seconds and poorer, 40@41c; storage packed firsts, 39@40c; seconds and poorer, 37@38c; Pacific Coast whites, 42@43c; Pacific Coast processed whites, 40@41c; Western processed brown to dark, 39@40c; Western processed mixed, 39@40c; checks, 36@37c; fancy, 39@40c; near-by fines; selection whites, 50@51c; firsts to extra firsts, 46@48c; mediums, 44@45c; firsts, 42@43c; checks (loss off), 38@39c.

NEW YORK CURB EXCHANGE

THURSDAY, OCT. 23, 1924.

INDUSTRIALS

Sales.		High.	Low.	Last.
100	Acme Coal	1¼	1¼	1¼
100	Allied Pack			
	prior pf	48¾	48¾	48¾
300	Am Cot Oil	65¾	65¾	65¾
	com pf stk	85¾	85¾	85¾
100	Am For Pow.			
	new w i	23	23	23
100	Am Gas & El	137¾	137¾	137¾
200	Am Lt & Tr	134	133¾	133¾
7,200	Am P & L			
	new, w i	44	41¾	43¾
	10 pf	90	90	90
800	Am Superpower			
	of Del, A	32¾	32¾	32¾
800	Div S	33¾	33¾	33¾
300	Am Tob, Cl			
	B	81¼	80¾	80¾
1,600	AmWatWks			
	& El, w i	33¾	33	33
	20 Ark Pow&Lt	97¾	97¾	97¾
200	Ark Power	18	17¾	17¾
100	All F & Sup	1¼	1	1¼
	20 Borden Co	137¼	137¼	137¼
100	Buff Gas	82¾	82¾	82¾
	Co pf, new w i	103¾	103¾	103¾
200	Cuba Co	24¾	24¾	24¾
1,300	Dubilier Con	31¾	31	31¾
100	DuPont Mtrs	1¾	1¾	1¾
600	Durant Mtrs	14¾	14¾	14¾
2,700	Dus Co Class			
	A	28	28¼	28¾
	200 B	27¾	27¾	27¾
400	Elec Bd of	108	107¾	108
400	Elec Py Sec	15¾	14¾	15¼
100	Flin Imp M			
	pf	7¾	7¾	7¾
100	Frank Simon			
	Co pf	105	105	105
	70 Gillette S R	31¾	31¾	31¾
900	Glatz Co	39¾	39¾	39¾
400	Glen A Coal	123	122¾	123
800	G'dyear T&R	14¾	14	14¾
700	Hercules P	37¾	37¾	37¾
100	Hoe (R) Co A	50	50	50

STANDARD OIL SUBSIDIARIES.

2,100	Anglo-Am	16¾	16	15¾
300	Buckeye P L	61¾	60	61¾
20	Eureka P L	80	80	80
100	Illinois P L	123¼	123	123
1,225	Imperial Oil			
	(Can) coup	108	108	107¾
200	Indiana P L	75¾	75	75¾
2,100	Inter Pet	19¾	19¾	19¾
20	Magnolia P	129	127	129
150	N Y Transit	66	66	64¼
90	Nor Pipe L	78	78	80
1,200	Ohio	41¾	41¾	41¾

MISCELLANEOUS OIL STOCKS.

Sales.		High.	Low.	Last.
100	UnionOilCal			
	class A	128	128	128
8,400	Vshed Pet	2¾	2¾	2¾

MINING STOCKS.

1,000	Cal & Ariz	19¾	19¾	19¾
1,000	Canada Cop	17¾	17¾	17¾
700	Cop Cop new	17¾	17¾	17¾
2,000	Cortez Silver	12¾	12¾	12¾
1,000	Eureka Croes	77	77	77
2,000	First T C	65¢	65¢	65¢
2,000	Gold Dome	2¢	2¢	2¢
1,000	Gold Zone	10¢	10¢	10¢
1,000	Gold & Flfr	10¢	10¢	10¢
4,000	Hartsuff Dis	1¢	1¢	1¢
1,000	Hawthorne	25¢	25¢	25¢
500	Hillsboy	1¾	1¾	1¾
18,500	Jib Con	9¢	9¢	9¢
1,000	Jim B Tom	2¢	2¢	2¢
1,000	Key Copper	1¾	1¾	1¾
1,000	Lone Star Con	1¢	1¢	1¢
4,000	Lor St G & S	40¢	37¢	40¢
100	Mason Val	1¾	1¾	1¾
19,000	Nat Tin	19¢	18¢	19¢
500	Nev Hills	1¾	1¾	1¾
20	N J Zinc	104¾	104	104¾

BONDS.

(In $1,000 Units.)

1	Allied Pack 6s	71	71	71
5	Alum Co 5s	103½	103	103½
	Do 7s	107¾	107¾	107¾
6	Am Gas 6s	101¾	101¾	101¾
	1924 w i	99¾	99¾	99¾
10	Am Pat 6s	94¾	94¾	94¾
	1924 w i	94¾	94¾	94¾
1	Do old, w i			
	stamped	94¼	94¼	94¼
5	Amerkosmos To6			
	7½s, 1925	85¾	85¾	85¾
1	Anaconda 6s	103¾	103¾	103¾
1	Anglo-A Oil 7½s	101¾	101¾	101¾
1	Associated Gas			
	6½s, 1932	84½	84½	84½
1	Atl Fruit & Sug			
	1st 8s	99	99	99
1	Beth Stl 7s, '35	103¼	103¼	103¼
	1936, A	99¾	99¾	99¾
5	Cities Service D			
	7s, 1966	97¾	97¾	97¾
4	Con G E Lab of			
	Bal 6½s	101¾	101¾	101¾
4	Do 6s, 1949	104¾	104¾	104¾
11	Deere Tra, $1,10	103¾	103	104
7	Detroit City Gas			
	A 6s, 1947	103¾	103¾	103¾
16	Dis Sec Co 5s	107¾	107¾	107¾
5	Dunlap Tire & R			
	of Am 7s, '42	99¾	99¾	99¾
17	Fed Sug Ref 6s	93¾	93¾	93¾
1	Fisher Body 6s	101¾	101¾	101¾
10	Fla Cit & Nor			
	1st 6s, '37	102¾	102¾	102¾
5	Gair (Robt) 1st			
	coup 7½s	97	97	97
6	Galena Sig Oil	105¾	105¾	105¾
5	Gulf Oil of Pa			
	5s, 1937	98¾	98¾	98¾
2	Do 5½s	101¾	101¾	101¾
2	Do 5½s, '28	100¾	100¾	100¾
10	Hunts Pt Pow	97¾	97¾	97¾
10	Hupp Mtr 8s	104	104	104
5	Ice Corp 6½s	100	100	100
	1924, w i	99¾	99¾	99¾
1	HoodRub 7s, '36	102½	102½	102½
28	Internat Match			
	6½s, 1948	100¾	100¾	100¾
2	Kennec Copp 6s	103¾	103¾	103¾
5	Lch Pwr Secur			
	6s, 1937	101¾	101¾	101¾
1	Lone Star Gas	99¾	99¾	99¾
10	Manitoba Pwr7s,			
	Ser A, 1941	99¾	99¾	99¾
15	Mid Gas 7½s, '27	101¾	101¾	101¾
5	Nat Leath 8s	101¾	101¾	101¾
5	NewOrleansServ			
	5s, 1952, A	87¾	87	87¾
	5s, 1952, A,			
	stmp	87¾	87	87¾
100	Ryan Consol	8¾	8¾	8¾
400	SaltCreekGot	24¾	24¼	24¾
800	SaltCrkPrd	20¾	20¼	20¾
2,000	Sunstar	13c	13c	13c

MISCELLANEOUS OIL STOCKS.

Sales.		High.	Low.	Last.
4,000	West States	10¢	10¢	10¢
	Wilcox Oil	19¾	19¾	19¾
9	Woodley Pet	19	19	19

MINING STOCKS.

5,000	Nimrod-Nev	4¢	4¢	4¢
2,400	Pym Lead	7¢	7¢	7¢
1,000	PremierGold	1¢	1¢	1¢
1,000	Rex Lawsons	1¢	1¢	1¢
1,000	Rex Silver	2¢	2¢	2¢
1,000	Sad Two	1¢	1¢	1¢
1,000	Silver Dale	1¢	1¢	1¢
1,000	T & G & F	1¢	1¢	1¢
1,000	Tonopah Belm	1¢	1¢	1¢
1,000	Tri-BullSmelt	13¢	13¢	13¢
4,000	Trinity	11¢	11¢	11¢
	Un Tonopah	2¢	2¢	2¢
1,000	Unity Gold	1¾	1¾	1¾
1,000	USConLaw	1¢	1¢	1¢
5,000	Walker	1¢	1¢	1¢
1,000	Wonder Con	1¾	1¾	1¾
1,000	W End Con	13¢	13¢	13¢

BONDS.

(In $1,000 Units.)

10	Chile F Co 8s,			
	1942, Ser B	99¾	99¾	99¾
28	Fan Am Pat 6s,			
	1924, w i	97¾	97	97
30	Penn R R 6s,			
	1936	99¾	99¾	99¾
7	Penn Tr 6½s	99¾	99¾	99¾
4	Philadelphia			
	1966	105¾	105¾	105¾
2	Pub Svc N J 6s,			
	1959	105	105	105
15	Do 6s, 1944	99¾	99¾	99¾
2	Pub Svc P & G			
	5½s, 1946	99¾	99¾	99¾
5	Pure Oil 6½s,			
	1938, A	99¾	99¾	99¾
8	Shawinigan Wat			
	& Pow 4½s	104	104	104
6	Shell Un Oil			
	1947, w i	101¾	101¾	101¾
3	Solvay &			
	Gen 6½s	104¾	104¾	104¾
2	Std Oil N Y 6s,			
	1946	107¾	107¾	107¾
	Do 7s	107¾	107¾	107¾
	Do 6s	103¾	103¾	103¾
	Do 5s	101¾	101¾	101¾
	Do 4½s	97¾	97¾	97¾
	Do 4s	93¾	93¾	93¾
	Do 3½s	89¾	89¾	89¾
10	Un Drug 5s, '46	100¾	100¾	100¾
3	Vacuum Oil 7s	108¾	108¾	108¾
1	Vivaudou	99	99	99
1	Warner Sug	103¾	103¾	103¾
1	Wash Ry & El			
	5s, Ser B, '27	99¾	99¾	99¾
1	Wickwire Spen			
	Stl 7s, 1935	103¾	103¾	103¾
1	Woodley Pet	10	10	10

FOREIGN BONDS.

7	Indus Mtg Bank			
	of Finl'd'd, '44	94½	94	94½
11	Italian Pwr 6½s,			
	1952	99¾	99¾	99¾
1	Kins of Norway			
	6s, Ser B, '43	98¾	98¾	98¾
1	Peru Rep 8s, '59	99½	99½	99½
1	Prov Ant 7s, '60	99¾	99¾	99¾
7	Polish G D 6s,			
	1940	75¾	75	75
2	Russ Govt 6½s,			
	1919, Ctfs	18¾	18¾	18¾
	Do 6½s, 1919	14	13¾	13¾
1	SwissGov 5s, '29	100¾	100¾	100¾
15	Do 5½s, 1929	101¾	101¾	101¾

CONSOLIDATED EXCHANGE

THURSDAY, OCT. 23, 1924.

Sales.		High.	Low.	Last.
20	Air Reduct	83¾	83¾	83¾
150	Al Ch & Dye	71¾	71¼	71¼
415	Allis-Chalm	59¾	58¾	59¾
75	Am Ag Chem	12¾	12¾	12¾
180	Am B Sugar	36¾	35	36
3,285	Am Can	132	131	131¾
30	Am Car&F	124½	124½	124½
100	Am Chain A	32¾

SEEKS TO DISSOLVE HARVESTER COMPANY

Attorney General in Suit at St. Paul Calls Consent Decree of 1918 Ineffective.

CHARGES MONOPOLY EXISTS

Cites Case of Eight Competitors Who Failed While Defendant Company's Business Increased.

ST. PAUL, Oct. 23.—"Effective dissolution" of the International Harvester Company's alleged monopoly of the farm machinery business is sought by Attorney General Stone in a brief filed in his behalf in Federal Court here today by the United States Attorney in proceedings supplemental to the consent decree in dissolution entered in the same court in 1918.

Mr. Stone contends that greater competitive conditions in the farm machinery trade should be afforded. The consent decree did not go far enough, he said, demanding that action be taken to give "proper protection to the farmers and land owners who are dependent upon agricultural machinery and implements obtainable at reasonable prices."

"One of two things ought to be done," the Attorney General suggests. "Either the great Judges who decided this case ought to be reversed upon the ground that their decision was wholly erroneous, or else an effective dissolution should be decreed."

The consent decree failed to effect "any substantial competition," the brief asserts, during a test period which ended eighteen months after the declaration of peace. On the contrary, it says, eight of the Harvester Company's competitors went out of business in that time and the defendant company's percentage of the total business actually increased in 1922—the last selling season under the test period, which was established to permit an accurate survey of the results of the consent decree under peace-time conditions.

"That the International Harvester Company is a combination in restraint of trade and a monopoly in violation of the Sherman law," the brief asserts, "is conclusively established by the decision and decree of the court which stands unreversed and unmodified."

Citing the Sherman, Clayton, Wilson, Federal Trade Commission and Panama Canal acts, the brief continues:

"It is very clear that Congress has never departed from the policy of competition first ordained by the Sherman act and since reiterated and reaffirmed. The history of the times, the debates in Congress, the circumstances surrounding the passage of the Sherman law made it equally clear that it was aimed primarily at the great corporate combinations.

"Not only has Congress pursued an unswerving course, but the Supreme Court has at all times given full effect to the policy thus established. The recent decisions of that court attest its purpose to apply the law to every situation that is restrictive of competitive conditions."

The original petition of the Federal Government was filed in April, 1912, and in this case Federal Judges Hook, Sanburn and Smith handed down a far-reaching decision. The Harvester Company appealed to the Supreme Court, but dropped that action when arrangements for the consent decree were worked out with the Department of Justice.

The Government began an investigation in May, 1923, shortly after the end of the test period, to determine the results of the decree, and followed this with supplemental court proceedings at St. Paul in July of last year.

In these proceedings, of which today's brief is a part, the Government seeks dissolution of the concern in accordance with a detailed plan worked out by the Federal Trade Commission. Representatives of the Government and the company have been taking testimony in this case for more than a year before a special examiner in Chicago and the record of the proceeding is said to have reached unprecedented proportions.

DR. YELLIN DESCRIBES PALESTINE'S GROWTH

Jerusalem's Vice Mayor Says Retirement of Sir Herbert Samuel Would Be a Loss.

Much apprehension exists in Palestine over the possibility that Sir Herbert Samuel, High Commissioner under the Balfour Declaration, may retire next Summer, according to Dr. David Yellin, visiting Chairman of the Jewish National Council of Palestine and Vice Mayor of Jerusalem, who spoke at a reception in his honor given last night in the Hotel Astor by the Zionist Organization of America and the Keren Hayesod.

"His withdrawal at the present time would be most unfortunate," said Dr. Yellin. "Let us note that a High Commissioner who is Jewish is needed to equilibrate the situation in Palestine. The population is largely Moslem. The Government is Christian. The least we could ask then is that the High Commissioner should be a Jew.

"Both the agricultural and industrial development of Palestine depend as yet on the assistance of American money," he said. "This is needed in industry in the form of credits and investment. One simple fact alone will demonstrate the tremendous strides we have taken in the last six years. Immigration into Palestine is restricted to the number of newcomers who can be absorbed into the economic life of the country. These restrictions are still in force, and yet we have brought into Palestine, within the last five months, nearly 10,000 immigrants. No, other index is needed to bring home the fact of our progress."

Rabbi Stephen S. Wise, as Acting President of the Jewish Institute of Religion, extolled Dr. Yellin.

Nathan Straus said it would be criminal for large numbers of comfortably situated American Jews to return permanently to the homeland, but urged them to make visits there. He denounced the system of restriction of immigration.

OFFICE MAN MISSING.

John F. B. Porter Disappeared Last Friday Night.

John Freed Brennan Porter, an assistant in the office of the President of the United States Rubber Company, 1,790 Broadway, New York City, disappeared on Friday night, Oct. 17, and is still missing.

Mr. Porter shared an apartment at 125 West Seventy-fourth Street with Frank Suess, a friend of twelve years' standing. He was last seen by Mr. Suess in their apartment at 9 o'clock Friday evening. No clothes or bag of any kind were taken by Mr. Porter when he left his home that night. He failed to keep a theatre engagement with a young lady for Saturday night. As far as is known, Mr. Porter had only a small amount of pocket money with him.

Mr. Porter is 31 years old, 5 feet 9 inches in height, slender, clean shaven, weighing about 125 pounds, black hair rapidly graying and thinning on top of the head, gray eyes, a swarthy-tan soft hat and black shoes.

THE BUSINESS WORLD

COMMERCIAL PAPER.
Yesterday .....3@3¼% for the best names.
Wednesday .....3@3¼% for the best names.
The quotations are for six months' paper.

Short Glove is Wanted Most.

In women's cotton, or so-called fabric, gloves, the short styles with the novelty cuff lead by far in the demand. In fact, the trend is so strongly in the direction of the short glove that the other styles are in large supply but in comparatively little demand. The story was told yesterday how one manufacturer at the start of the season, refused to put the short glove in his Fall lines even at the behest of a large buyer. Later on, the mistake was realized and the short gloves added but not before considerable business had been lost.

Dan River Ginghams Priced.

Prices on the Spring lines of ginghams made by the Riverside and Dan River Cotton Mills Company have been sent to the trade. Those quoted for the new season on the fabrics previously in the lines show reductions of three-quarters of a cent to a cent a yard from the opening levels of the Fall season, while prices on the new goods offered are in line with other prices that have been made on similar merchandises. All of them were sent out subject to immediate reply, and it was said that responses are already coming in. It was further said that the prices made on the goods are below the actual cost of production. Being net, they were not given out for publication.

Raw Silk Situation.

The local raw silk market is quiet with operations chiefly of a fill-in character. This is partly due to the fact that large broad silk mills are fairly well covered on their immediate needs and partly to a desire on the part of buyers to await election developments before assuming further commitments of importance. Prices, according to H. A. Gwalter & Co., have shown an upward tendency. At Yokohama late cables quote double extras at 1,980 yen and extras at 1,940 yen, with the market reported strong. Yen exchange is firm and moving higher. Business in the Canton and Shanghai markets is practically suspended because of the unsettled political conditions at both places. The Milan market is very quiet, there being only a limited demand from Lyons manufacturers, whose requirements are light.

Novelty Influence Is Strong.

By far the most important single influence in both retailing and manufacturing is the continued strength of the demand for novelties as against the plain or more staple merchandise. This influence runs through the whole gamut of women's apparel and accessories and it is having an effect in many ways on production and merchandising policies. While the manufacturer does not altogether like the vogue, he is being forced to swim with the current, and in so doing finds his margin greater. On the other hand, it increases his risk of going wrong, in which case such merchandise is practically a dead loss. At present the retail trade is almost entirely centred on the novelty demand, while buying, merchandising and display policies all built up on the strength of such consumer choice.

Says Tanners Are Not to Blame.

While admitting that manufacturers of women's shoes are having trouble in getting sufficient supplies of leather with which to meet retailers' demands for tan calf footwear, the explanation is made by the local representative of a prominent tanning concern that this is not due to the tanners being caught napping by the rapid growth of the call for the merchandise. They tried many months ago to get the manufacturers to buy more freely, he says, knowing that there was a scarcity throughout the world of choice skins suitable for making lightweight Russia calf. The suggestion, however, was not followed. The shortage is due to the using of most of the available surplus in the production of suede leather in recent seasons. The representative in question further says that the tan calf is ideal for wear with present styles in women's apparel and that it looks as though there would be an increased demand for this leather through the Winter and Spring.

Has Helped the Brown Shades.

Not the least important of the things done by the present demand for women's tan calf footwear has been to increase the call for the various brown shades of hosiery that are on the market this season. One of the most prominent makers of the latter merchandise has seven shades of this color in the lines and business has improved noticeably in all seven in the last few weeks. While this has brought hose of these shades into particular attention, it has had no material effect on the call for hosiery in other colors. As for blacks, they continue to dominate the business that is being done throughout the country.

Knit Outerwear Spring Colors.

Twelve colors for Spring, comprising ten new and two old ones, have been chosen for knitted outerwear by the Color aCrd Committee of the National Knitted Outerwear Association in conjunction with the Textile Color Card Association. Dominating in the colors selected are the Spanish influence and the expectation of a white season. The colors are pompadour, a light clear blue; Marmora, a water green; Lido, a light sand; tango pink, a rose pink; Castilian red, a Spanish red; wild orchid, sea green; bluet, a light cornflower shade; Spanish yellow, a gold shade; terrapin, a golden brown; zinc, a soft gray, and corn, a light yellow. Color cards depicting these shades in knitting yarns will shortly be ready for distribution.

Gray Goods Still Dragging.

Trading in the local gray goods market continued to drag yesterday, both buyers and sellers showing an inclination to hold off until after Saturday's Federal report on the condition of the cotton crop. The interference of this market continued firm, however, and first hands did business in a small way in 39-inch 68-72 and 38½-inch 64-60 print-cloths at 9⅝ and 8⅝ cents, respectively. Second hands sold a few lots of the latter construction at 8⅝ cents, while other sales put through by first hands included some 38½-inch 60-48s at 7⅛ cents. Business in sheetings was light. Sellers were holding 27-inch 48-square, four-yard goods at 10¼ cents, with buyers not interested for the time being. In the lighter sheetings there was some trading in 36-inch 5.50 at 7½ cents. Fine-yarn goods and specialties were devoid of feature.

Hurts Jobs to Some Extent.

One of the effects of the present novelty vogue, together with the quick spread of style news and information to the consumer, is to make it harder for the manufacturer to dispose of merchandise that has been carried for a time and has become somewhat passé. This was asserted yesterday by a large wholesaler, who said that was the case despite the reported zest that retailers take in buying jobs. "When plain or more staple merchandise was the rule it was comparatively easy to sell $50,000 worth of 'old stuff' at a concession," said this man yesterday. "Now the buyer is not interested, and even if he were he would get stuck; as the women of the country no longer seem willing to take 'old stuff' even if it is cheap."

See an Active Period Ahead.

One of the most active periods in the jewelry trade since the days of the post-war boom is looked for immediately after election. This expectation is based on the known depleted condition of most of the retail stocks throughout the country, due to hand-to-mouth buying, and also on the fact that the uncertainty regarding the Presidential election has kept retailers of jewelry from buying as freely as they would at this time of the year under other circumstances. Knowing that the retail trade will not go into the holiday season with starved stocks, it is figured that an active demand will have to come after the elections are over. The resultant activity is expected to benefit all branches of the trade.

FURNISHINGS BRING $6,300.

Total of Sale of Mrs. Perkins's Goods Reaches $12,100.

The third session of the sale at the Plaza Art Rooms yesterday afternoon of the furnishings owned by Mrs. Richard C. Perkins, augmented by another consignment, brought in $6,300, bringing the total of the three days to $12,100. The sale will be continued today.

Yesterday's highest price was $425. It was paid by Mr. Wright of London for a Florentine dining room set of 10 pieces. E. T. de Peyster paid $400 for a Kermanashah rug, nine feet by 12, and Miss Ella Duvrare paid $160 for four Adam chairs. A walnut bedroom set of five pieces went to Frank Rickus for $280. Paintings, linens, rugs and miscellaneous art objects will form this afternoon's offerings.

May Stop Grain Shipments.

MINNEAPOLIS, Oct. 23.—An embargo, stopping every grain car from entering Minneapolis or Duluth, will have to be enacted within ten days unless country shippers cooperate by holding back their shipments, said a bulletin issued here today by the Northwest Regional Advisory Board. With elevators here and at Duluth already crowded, heavy shipments continue and the warning is necessary, the bulletin said.

Otis Underwear Plant Slows Down.

WARE, Mass., Oct. 23. — The Otis Company today announced that, owing to lack of orders, its underwear department, employing between 1,500 and 1,600 operatives, would run only alternate weeks. The piece goods department will continue to operate three days a week.

BUSINESS NOTES.

Jacob Auslander & Son, Inc., manufacturers of children's headwear, will move on Dec. 1 to the Sadowsky Building, 1,372 Broadway, where they will occupy the ninth floor. They are at present located at 160 Fifth Avenue.

H. Mahieu, sales executive of Brooks-Mahieu, makers of stage attire, will retire from that firm on Nov. 1.

BUSINESS RECORDS

BANKRUPTCY PROCEEDINGS.

Petitions Filed—Against.

ALDRIDGE REALTY CO., INC., 125 West Forty-fifth Street, by the Bronx Restaurant Co., Inc., on a claim for $12,000. Harry V. Chasan was appointed receiver, under $1,000 bond, by Judge Winslow. Liabilities, about $20,000; assets, about $2,500.

JOE KEIFETZ, doing business as Akay Dress Co., 130 West Twenty-eighth Street, by R. D. Woodbury, for $357; Morris S. Bachner, $628; Julia Hanover, $798. Liabilities, about $20,000; assets, about $500.

FOLLIE DRESS HOUSE, 36 West Twentieth Street, by Miriam Janowits, on a claim for $1,229. The business is operated by a copartnership composed of Jack Rosenfeld, Max Mardix and Jacob Glitstein.

ROSENBERG & MORGENTHAL, manufacturers of furs, 269 Seventh Avenue, by Adiel Vandeweghe, for $607; Kleiman & Heiman, $360. The members of the firm are Morris Rosenberg and Oscar Morgenthal.

OWL SILK CO., INC., dry goods, 133 Water Street, by Rose Goldstein, for $432; Evelyn Sash, $33; Caroline Bloom, $158. J. Lasdidy was appointed receiver, under $1,000 bond, by Judge Winslow. Liabilities, about $8,000; assets, about $3,000.

LOUIS FEINBERG, doing business as Hyde & Dalton, Asian Rugs Store, 35 New Main Street, Portchester, by Louis Silvey, for $750; Samuel Mannheim, $347.

Petitions Filed—By

CHARLES H. TORPEY, 867 West 181st Street. Liabilities, $15,827; no assets. Principal creditors are, Cosmopolitan Bank, $5,300; I. Zeldon, $5,500; John H. Andrews, $1,700.

SOL ENTIN, salesman, 719 Linden Boulevard, Brooklyn. Liabilities, $20,325; assets, $20.

Receivers Appointed.

SELZNICK DISTRIBUTING CORPORATION, 729 Seventh Avenue—E. Bright Wilson appointed, under $10,000 bond, by Judge Winslow.

STATE METAL SPINNING AND STAMPING COMPANY, INC., 88 Walker Street—David Steinhardt appointed, under $2,000 bond, by Judge Winslow. Liabilities, about $15,000; assets, about $5,000.

WILLIAM G. CURTIS, INC., shoes, 2,454½ Broadway and 201 South Broadway, Yonkers—Frederick W. Stelle appointed, under $1,000 bond, by Judge Winslow. Liabilities, about $3,000; assets, about $5,000.

HORN-GOLDREISS, INC., restaurant, 401 West Fourteenth Street—John W. Suling appointed, under $500 bond, by Judge Winslow. Liabilities, about $4,000; assets, about $1,000.

Schedules Filed.

HARRY KRAM, doing business as H. Kram & Co., textile fabrics, 192 Greene Street—Liabilities, $88,300; assets, $56,000, consisting of machinery and fixtures, $28,000; accounts, $16,000; stock, $12,000. Principal creditors are Yorkville Bank, $20,000; Industrial Fibre, $6,846; New York Yarn Hood, $5,770; Berizzi Brothers, $3,552; Ed. Noon & Son, $3,204; Valley Silk Company, $2,688.

DAINTY LINGERIE SHOP, INC., 30 Church Street—Liabilities, $36,885; assets, $9,014, main items being stock, $7,500; fixtures, $1,500. Principal creditors are Broadway Central Bank, $7,025; National Butchers and Drovers Bank, $2,800; Celia, Gallen, $1,800.

Out of Town.

Special to The New York Times.

CHICAGO, Oct. 23.—Petitions in bankruptcy were filed today by Arthur Lipschultz, 3,560 North Halsted Street, with liabilities of $12,223 and assets of $424, and by J. Cohen, 739 West Madison Street, with liabilities of $51,448 and assets of $17,600, and against the Moffitt-Calculator Company, 940 Wrightwood Avenue, with liabilities of $50,046.72.

Special to The New York Times.

SPRINGFIELD, Ill., Oct. 23.—Martin E. Jenney, grocery and implement dealer, of Lexington, filed voluntary petition in bankruptcy today, with liabilities of $22,546 and assets of $10,325.

JUDGMENTS.

Filed yesterday, the first name being that of the debtor:

In New York County.

A. Bartocotti Co., Inc.—City of N. Y. $112.44
Artists' Bureau, Inc.—Same $112.44
A. Feldman Construction Co., Inc.—Same $112.44
Arrow Garage, Inc.—Same $112.44
American Maritime Co., Inc.—Same $112.44
Alperstein, William—Same $112.44
Benstreet Corp.—Same $112.44
Bronx Casino Corp.—Same $112.44
Beebe Photo Play Corp.—Same $112.44
Chinese Garden Restaurant Co., Inc.—Same $112.44
Dixon Engineering Co., Inc.—Same $112.44
Dealers of Securities Corp.—Same $112.44
Diamond, Samuel—Same $112.44
Fitzpatrick & Co., Inc.—Same $112.44
Fifty-eighth St. & 7th Av. Co.—Same $112.44
Grand Central Garage Co., Inc.—Same $112.44
Henry B. Walthall Pictures Corp.—Same $112.44
Jones-Refus Co., Inc.—Same $112.44
Kauf-Peppard Motor Trucking Co., Inc.—Same $112.44
L. G. Heuse & J. Fink Co., Inc.—Same $112.44
Lion Steam Laundry Co., Inc.—Same $112.44
Levin & Levin, Inc.—Same $112.44
Motion Picture Specialty Corp.—Same $112.44
Metropolitan Production Corp.—Same $112.44
National Contractors' Ass'n, Inc.—Same $112.44
New Departure Garage, Inc.—Same $112.44
Oakland Estates, Inc.—Same $112.44
O'Donnell & Kelly, Inc.—Same $112.44
Paradise Land and Development Corp.—Same $112.44
Publicity Sales Co., Inc.—Same $112.44
Plymouth Producing Co., Inc.—Same $112.44
Royal Fur Dyeing Co., Inc.—Same $112.44
Scandinavian Film Corp.—Same $112.44
Smith Knickerbocker Steam Laundry Co., Inc.—Same $112.44
Schleisinger's Theatre Ticket Corp.—Same $112.44
Safeguard Adjusting Co., Inc.—Same $112.44
Schwarkert & Co., Inc.—Same $112.44
Spanish Blue-C Line, Inc.—Same $112.44
United Premium Stores Co., Inc.—Same $112.44
Woodman-Ruff Co., Inc.—Same $112.44
Washington Film Corp., Inc.—Same $112.44
Witt, William—Same $112.44
American Mortgage and Finance Corp., David E. Jacobson and David Tiecher—Freehill Hotel Corp. $36,015.44
Alfred A. Berube Co., Inc.—Joseph T. Ryerson & Son, Inc. $229.24
Amberite Corp. and Harry Cohen—T. Haebler. $10,766.20
Boyd, Joseph D.—Charles Whitehouse $952.22
Bartelstone, Irving—N. Y. Telephone Co. $212.57
Brown, Charles T.—J. E. Chapman $10,958.71
Bildmon Construction Corp., Hyman Goldberg and Morris Kaplin—Worber & Co., Inc. $232.85
Butschneider, Paul G.—State Bank $500.00
Beach, Wilbur, and Kindrik W. Taylor—W. G. Birr. $1,585.87
Carroll, Daniel J.—City of New York $367.85
Cohen, Jaman—Regent Theatre $280.16
Candreva, Agostina—J. Lionello $189.95
Cipriani, Hugh, Jacob Miller and Benjamin Friedlander—State Mercantile Co. $224.95
Cohn, Oscar, Kalman Cohen and Barney Steiger—H. Peck $486.62
Croton, Sand and Gravel Corp.—Manhattan Rubber Mfg. Co. ..... $1,729.15.
Di Silvestri, Baldassario and Grancesco—Smolensky $547.41
Evelyn Hat Co., Inc.—A. Cohn $179.70
Elliott, Clarence P.—M. Pinsker $447.89
Equitable Advertising Service, Inc.—Eagle Photo Engraving Co., Inc. $358.31
Fields, Rae—Frand Theatre Co., Inc. (costs) $110.50
Same—L. L. Weber (costs) $105.00
Feilerman, Irving C. and Wm. G. Siegel (I. C. Feilleman & Co.)—Demian Transportation Co. (costs) $100.09
Freundlich, Leo H.—M. Goldman $760.47
Futoran, Samuel and Joseph Woods (Futoran & Woods)—Argus Printing & Pub. Co. $197.66
Feltman, Edw. E. and Alexander Strauss (Strauss & Feltman)—Aaron Buchsbaum Co. $431.31
Franklin Jones Co.—Wm. R. Rogers, Ltd. $1,037.71
Grabelsky, Boris and Frank Shavits—Morris Plan Co., N. Y. $2,513.70
Goldsmith, Joseph—S. Gordon $1,383.33
Goldner, Abram—American Frame & Picture Co. $1,713.97
Hamilton, Philip W.—International Resources Corp. $1,037.08
Hughes, Leonard A.—M. Dietl $541.05
Hellman Motor Corp.—M. F. Egan $1,300.82
I. & M. Mishkin, Inc.—Sharp & Dohme $350.16
Jewett, Edw. H.—A. C. Wisner (costs) $153.00
Ketcham, Geo. B.—F. Fajardo et al. $118.77
Kirsch, Jacques and Earl Victorson—American Trust Co. $3,419.10
Kurs, Wm. F.—H. Gettner $114.45
Krisoff, Joseph—M. Hacker $543.20
Kemper, L. Scott—A. Lowell $359.69
Levine, Morris D.—L. M. Friedman $241.06
Ladies' Garment Pleating Co., Inc.—H. Berkowitz $107.35
Lamberger, Georgia—Butts Litho. Co., Inc. $562.50
Lubetkin, Bernard—Best Foods, Inc. $159.07
Linde, Fred, or Fred Lindenbaum, or William Lundenbaum—M. Lane $5,247.11
L. Weinstein & Bro., Inc.—Louis Weinstein and Irving Weinstein—M. Wechsler $30,306.06
Levy, Emanuel (Nursery Pastime Co.), or Manuel Levy—A. Aronofsky et al. $306.44
Manson, David E., and Joseph M. Wegman (Manson & Wegman)—Monarch Co. $1,000.00
New England Gas & Oil Co., Inc.—Maryland Refining Co. $1,267.98
Oliner, Beatrice—I. Blatt $392.16
Fonticorbo, Antonio—V. Cebisch $278.69
Post, Max, and Arthur Miller (Post & Miller)—E. Horowitz et al. $1,076.17
Post, Mack—H. G. M. Starke $122.85
Rosetti, Anthony, and Humbert J. Fagazzi—E. H. B. Guebel $1,416.33
Reichner, Isidore—Louis Robinson & Co., Inc. $157.61
Riverview Press, Inc.—Rapid Addressing Machine Co. $147.52
Rosenbaum, Morris C.—T. E. Donovan; costs $112.35
Riley & Gillman Co., Inc.—American Seating Co. $367.04
Rosenberg, Louis H.—A. Mines et al. $105.08
St. George Building Corp.—N. Y. Telephone Co. $124.16
Samuels, De Neal H.—Nab. Realty Corp. $264.29
Solow, Morris D.—Myriad Investing Corp. $289.79
Sandberg, Herman, and Wands—J. D. Fairchild $500.15
Scrocker, Michael—Bloomingdale Bros., Inc. $105.78
Shipman, Louis E.—W. A. Dobbyn $671.65
Semmel & Friedlander, Inc.—Bremer, Bros. $1,122.60
Sherwin Products Corp.—Citizen Trust Co. of Utica, N. Y. $296.68
Seager, John C., Jr.—R. Altman & Co. $117.10
Simon, William—Otto Wagner, Inc. $6,565.50
Theobald, Charles—I. Henderson $268.60
Uffner, George D.—H. Cohen $690.97
Van Dommelen, Ernest—W. Murphy $1,064.95
Wilson, Joseph W.—T. Carboine & Co. $225.52
Walburg, Anna—Bloomingdale Bros., Inc. $272.93
Weadon, J. Deale—V. Wolf $1,911.11
Wederkind, Gustave C.—James McCreery & Co. $140.63

In Bronx County.

The first name is that of the debtor.

Bezzo, Emily—E. E. Pitt $30.41
Bastony, Tony—Industrial Comm. N. Y. $600.12
Cavanaugh, Mary—W. S. Samuels et al. $234.10
Cohen, Oscar, Kalman Cohen and Steiger—H. Peck $486.62
Coliseum Cast Stone Co., Inc., William London and Albert Weber, Inc.—A. Gerbino $1,566.97
Same—Same $3,075.80
Graimen, Harry—C. Chanin $116.50
Giammini, Anthony—D. L. Morris $1,542.00
Heram Realty Corp.—Burns Bros. $586.25
Levine, Morris D.—L. M. Friedman $830.15
Miller, Harry—Burns Bros. $586.25
Mason, Morris A.—G. V. Lincoln $164.12
Pirk, Frederick and William—Metro Corp. $306.36
Smith, Lena—J. Rollins $279.69
Shapiro, Louis—W. Sandler $245.22
Salvani, Frederick—D. M. Campbell $231.15
Steffen, Braham Co., Inc.—V. L. Terry $101.72
Tosti, Robert, and Joseph Jandiosi—V. W. Farrell $327.12
Tolman, Nathaniel E. and Aurelilla—H. Gold $65.90

SATISFIED JUDGMENTS.

The first name is that of the debtor, the second that of the creditor and date when judgment was filed:

In New York County.

Brackett & Colt, Inc.—Zei Cla Construction Co.; May 22, 1924 ..... $565.45
N. Y. Dispensary—A. Vetter; May 31, 1924 ..... $500.00
Same—J. Vetter; May 31, 1924 ..... $5,150.95
Davis, James C., Director General—S. Henshaw; Sept. 23, 1924 ..... $851.20
Jacobs, Abraham—W. T. Harding; Dec. 6, 1922 ..... $398.13
American Frame and Picture Co.—A. Goldner; Oct. 7, 1924 (vacated) $369.40
Carfango, Anthony F.—Wicker Bros.; Oct. 19, 1916 ..... $239.10
Moyar, Ben—James McCreery & Co.; May 14, 1924 ..... $270.20
Veth, Richard C.—H. Contenc; Sept. 11, 1924 ..... $1,895.20

In Bronx County.

Rogezin, Nathan—L. Schleifer; Oct. 1, 1924 ..... $540.65
Sussman, William S.—City of N. Y.; April 24, 1919 ..... $338.68

MECHANICS' LIENS.

Filed yesterday:

In New York County.

43D ST., 157 WEST: Morris Cooper against estate of Robert Goler, owner; China Land Restaurant Co., contractor $1,575.00
36TH ST., 136 EAST; Old Bridge Enameled Brick & Tile Co., against 136 East 36th St. Corp., owner; Fay Tile Co., Inc., contractor $2,500.00
EASTERN BLVD., s e 105 ft e of Edson, 50x200; Ames Bldg. Material Co., Inc., against St. Anselm's R. C. Church, owner; Lewis Const. Co., Inc., contractors (renewal) $945.36
ST. LAWRENCE AV., e s, 186.7 ft n of Watson Av., 25x100; Ames Bldg. Material Co., Inc., against Joseph Kostura, owner; Lewis Const. Co., Inc., contractor (renewal) $206.94
FEATHERBED LANE, s s, 108.2 ft e of Jessup Av., 119.3x200; Old Bridge Enamelled Brick & Tile Co. against Goldbil Realty Corp., owner; Fay Tile Co., Inc., contractor $1,179.40
CRUGER AV., 2,532 to 2,584; Southern Hardwood Flooring Corp. against G. B. & G. Realty Corp., owners and contractors $4,740.00
FIELDSTON ROAD, w s, 115.9 ft s of Lot 19, map of Schermerhorn property; Jacob Gudmundarson against August, Jr., and Catherine Kohl, owner; Louis Starck, contractor $135.76
SAME PROPERTY; Iva L. Anderson against same, owner; same, contractor $116.46
SAME PROPERTY; John A. Vagmer against same, owner; same, contractor $119.00
SAME PROPERTY; William Watson against same, owner; same, contractor $150.00
MANIDA ST., 721-725; Max Glatter against S. Furmen and Bernard Susser, owner and contractor $520.00
PERRY AV., 2,967; William Macchio against Celia Batavia, owner and contractor (renewal) $2,374.00

SATISFIED MECHANICS' LIENS.

In New York County.

ADRIAN AV., s e cor 227th St; Samuel Ribbler against Lippner Building Co., Inc., et al.; Oct. 16, 1924 ..... $300.00
122D ST., 532 TO 538 WEST; Alliance Sand Blasting Corp. against C. R. Dugne et al.; Oct. 7, 1924 ..... $1,500.00
SAME PROPERTY; Same against same, Oct. 10, 1924 ..... $1,500.00
BROADWAY, 2,168; Pittsburgh Plate Glass Co. against Edlar Realty Corp. et al., Sept. 27, 1924 ..... $150.00

In Bronx County.

CORNELL AV., n s Fugsley Av, 50x100; Atlas Masons Supply Co., Inc., against Mary Irwin et al., Oct. 3, 1924 ..... $300.00
BOSTON ROAD, n s 48 ft w of Aldus Av, 50x113.7; T. Mackenzie Inc., against Nicola Tangredi et al., Aug. 26, 1924 ..... $728.56
PERRY AV, 2,223; John H. Crosier against St. Brendon's School et al., May 29, 1924 ..... $240.00
TYNDALL AV., e s 104.7 ft n of 261st St, 71.2x74.5; Joseph Tessler against 35 Hamilton Place, Inc., et al., May 24, 1924 ..... $2,065.00
POPLAR ST, s e 65 ft e of Williamsbridge Road, 25x87; A. M. Craig against Arcadane Realty & Construction Co., Inc., et al., Sept. 8, 1924 ..... $500.00

ARRIVAL OF BUYERS

Arriving Buyers may register in this column by telephoning Lackawanna 1000.

ALEXANDRIA, Va.—Conner's; F. Conner, jobs better cloth dresses, coats; 1,326 B'way (Rice & Well).

ALLENTOWN, Pa.—F. Heinz Co.; Mrs. D. L. Oulnther, ready-to-wear; 532 4th Av. (Kirby, Block & Fischer).

AMSTERDAM, N. Y.—Holzheimer & Shaul; S. Holzheimer, hosiery, domestics, silks, dress goods; Pennsylvania.

BALTIMORE—Hochschild, Kohn & Co.; A. Gutman, men's furnishing goods; 220 6th Av. (F. Atkins).

BALTIMORE—S. Schleisner Co.; S. Schleisner, ready-to-wear; Pennsylvania.

BALTIMORE—Joel, Gutman & Co.; Miss T. Stiebel, muslin underwear; 115 W. 30th (Wolf & Hartmann).

BOSTON—Wm. Filene's Sons Co. Upstairs —Mr. Goodman, women's inexpensive coats and suits; 225 5th Av.

BOSTON—A. Stowell & Co.; C. S. Cook Jr., gen. mdse., jewelry; Claridge.

BOSTON—Wolff Garment Co.; J. Cohen, party silk cloth dresses; 25 W. 33d (L. Abramson Co.).

BALTIMORE—National Wholesale Millinery Co.; B. Meyer, ladies' hats, 9-11 A. M., 605 B'way.

BIRMINGHAM, Ala.—Louis Platts D. G. Co.; L. Platts, jobs cheap tailored suits; 115 W. 30th (B. F. Levis).

BUFFALO—Givens's, Inc.; T. Callahan, basement dresses; 151 W. 35th (Mann-Gollubuck Co.).

BUFFALO—J. N. Adam & Co.; E. J. Muller, silks, dress goods, velvets; 17 E. 39th (Associated D. G. Corp), 8d floor.

BUFFALO—Wm. Hengerer Co.; Miss N. Bushouse, jewelry; Miss V. Lambe, misses' dresses; 17 E. 39th (Associated D. G. Corp), 8d floor.

BUFFALO, N. Y.—Boyd's; W. H. Boyd, jobs coats, dresses, skirts, children's wear; 115 W. 30th (B. F. Levis).

CHICAGO—S. P. Platt; Miss G. Abrams, flannel blouses; 1,162 B'way, Room 1402.

CHICAGO—M. Born & Co.; M. Born, woolens; Pennsylvania.

CHICAGO—Leiter Bldg. Stores; Miss R. Flansberg, fur trimmings, ladies' neckwear, dresses, trimmings, ribbons; Pennsylvania.

CHICAGO—S. P. Platt; A. Sheer, boys' high-grade novelty suits for Spring; 1,162 B'way, Room 1402.

CHICAGO—Boston Store; Miss E. Fitzpatrick, silverware; 46 E. 23d.

COLUMBUS, Ohio—I. Kobacher & Sons; J. N. Zeckhauser, toys; 116 W. 30th (B. F. Levis); Pennsylvania.

DAYTON, Ohio—Rike-Kumler Co.; Miss H. Hall, basement, millinery; 225 5th Av. (Retail Research Assn.).

DENVER—A. T. Lewis & Son D. G. Co.; Miss A. Chancellor, waists, sweaters; Miss K. Bacon, dresses; 276 5th Av. (C. A. Cook).

DETROIT—Crowley-Milner & Co.; F. D. Melles, jobs flannel dresses, popular-priced fur coats; H. P. Selman, jobs better coats; J. K. Crawford, jobs leather goods; 100 W. 32d.

DETROIT—W. H. Bartlett Co.; B. Silverman, fur coats, jacquettes; 370 7th Av., Room 303.

DULUTH, Minn.—W. Silvian, dresses, coats; Pennsylvania.

DETROIT—Barron's; J. L. Ludwig, jobs cheap coats, flannel dresses; 1,828 B'way (Rice & Well).

BATTLESBURG, Miss.—Fine Bros.; L. Weisel, job lots Christmas goods; dress goods; 352 4th Av. (Kirby, Block & Fischer).

HUNTINGTON, W. Va.—Rose Shop; J. Rose, ready-to-wear; 1,170 B'way (Weisman & Miller); Pennsylvania.

INDIANAPOLIS—Fetits Dry Goods Co.; C. O. Marshall, boys' clothing; 159 Madison Av. (Syndicate Trading Co.).

INDIANAPOLIS—L. S. Ayres & Co.; Miss Lyle Miller, misses', women's and stouts' dresses; Miss Cahill, misses' and juniors' wear; 225 5th Av. (Retail Research Assn.).

MACON, Ga.—I. Kessler Commission Co.; Max Kessler, C. Schneider, hosiery, underwear; Pennsylvania.

MEMPHIS, Tenn.—Buck & Co.; C. Rothschild, gen. mdse., men's and boys' wear; Breslin.

MILWAUKEE—M. Heinmann & Co.; Miss Printz, millinery; 15 W. 38th (H. Abeles).

MINNEAPOLIS—Whitney & MacGregor Co.; P. Bernstein, jobs inexpensive leather bags; 115 W. 30th (Weil & Hartmann).

MINNEAPOLIS—Johnson, Bostwick & Co.; H. D. Bostwick, flannel shirtings; Pennsylvania.

MINNEAPOLIS — Robitshek-Schneider Co.; R. A. Johnson, piece goods; Pennsylvania.

NEW HAVEN—Shartenberg & Robinson Co.; O. C. Herrmann, floor coverings; 315 4th Av. (D. G. Alliance).

NEW LONDON—S. A. Goldsmith, gen. mdse.; 705 Grand (Jay & Co.).

NEW ORLEANS—Feinstein-Blatenkoff; H. Blatenkoff, millinery; Breslin.

NEW ORLEANS—Oriental Millinery Co.; T. M. Bradford, millinery; Breslin.

NEW ORLEANS—Wehnfield, trimmed, velvet hats; Aberdeen.

OMAHA—Nebraska Clothing Co.; C. S. Stegner, clothing; Pennsylvania.

OMAHA—Burgess-Nash Co.; M. Van Uithoven, general mdse.; 120 W. 32d (A. Fanti).

PEORIA, Ill.—B. & M. Store; J. F. Tinan, clothing; 852 4th Av. (Kirby, Block & Fischer).

PHILADELPHIA—Franklin Sweater Mills; A. H. Alterman, yarns; Pennsylvania.

PITTSBURGH—McCreery Co.; A. E. Flynn, underwear; 225 5th Av. (Retail Research Assn.).

PITTSBURGH—Frank & Seder, Inc.; H. J. Chambers, Hud

INDIAN PRINCESS LANDS HERE TODAY

Daughter of Maharajah of Kapurthala Coming From Europe to Join Parents,

NOTED FRENCH ACTOR DUE

Gemier of Odeon Theatre Nation's Guest on Invitation of Hughes —Wales Sails Tonight.

The Cunard liner Aquitania and the French liner France, due today, are bringing many prominent persons.

The Princess Prem of Kapurthala, India, is coming on the Aquitania to rejoin her parents, the Maharajah and Maharanee of Kapurthala, who arrived in the United States several weeks ago.

Among the other passengers on the same ship are Chaplain Sir Harry Cordeaux, Governor of the Bahamas; George M. Shriver, Vice President of the Baltimore & Ohio; Mrs. Shriver, Miss Elizabeth M. Shriver and George M. Shriver Jr.; Mrs. Noble Brandon Judah, daughter of the late John H. Patterson; the Most Rev. T. D. Shaw, Archbishop of New Orleans; R. S. McLaughlin, President of the General Motors Corporation; Dr. Oliver Jacoby, Hungarian financier; John T. McIntyre, the New York policeman whose courtesy won him a six weeks' tour of Europe, and Mrs. McIntyre; General William Barclay Parsons, who built the original subway here; Mrs. Bernard M. Baruch, Mrs. J. S. Bache and Alfred Crew, silk manufacturer of Paterson, and Mrs. Crew.

Also Mr. and Mrs. Rogelio Espinoza, Havana; Frank G. Pettibone, Vice President of the Santa Fé & Texas, and Mrs. Pettibone; Mr. and Mrs. Nelson Robinson, Mrs. Charles N. Bentz, Mr. and Mrs. John O. Sherwood, the Rev. F. J. Smyth, Mrs. Platt Hunt, Mr. and Mrs. Rudolph Weld, Mrs. B. L. Young and Mme. D. B. Lujan.

Members of the Stage.

Arch Selwyn is bringing some of the principals for the "Rue de la Paix" revue, among them Jean Nash. Others identified with the stage are Edward Laurillard and Charles Cochrane, producers; C. H. Triese-Green, inventor of the colored film process for motion pictures, and Major Vivian Gilbert, war veteran, author and actor. Other passengers include:

G. W. Waterlow,	Gerald Kelly,
Hilton Well,	Mrs. Kelly,
Mrs. Well,	Mrs. S. H. Lancashire,
G. W. Wells,	Miss Marie Larson,
Mrs. Wells,	Mrs. Dorothy Leslie,
Valentine Williams,	C. E. W. McDonald,
James M. Wilcox,	Mrs. McDonald,
Mrs. Wilcox,	Mrs. E. S. Magna,
Miss M. Winters,	Rafael Martinez,
Dr. W. F. Snow,	Mrs. P. T. Morgan,
Mrs. Snow,	Miss M. O'Malley,
Harold N. Spicer,	George W. Eakins,
Mrs. Spicer,	Mrs. J. Bailey,
J. H. Stephens,	Mrs. M. Tilston,
Mrs. Stephens,	Arthur Gross,
Mrs. T. Thacher,	Miss A. Griffith,
Mrs. J. M. P. Thacher,	Charles F. Gaunt,
Miss M. D. Thayer,	Williams E. Hewitt,
F. G. Voss,	Miss Betty Booker,
Mrs. Voss,	Victor Emmanuel,
Frank Partridge,	Mrs. Emmanuel,
Mrs. Partridge,	Daniel F. Morrat,
Miss A. F. Revis,	John R. Barret,
Fred. N. K. Roerick,	John B. Amestoy,
Mrs. Roerick,	Mrs. Amestoy,
William E. Scull,	Mrs. Nora Mitchell,
Mrs. Scull,	Miss Gertrude Fence,

The passenger list of the France includes Firmin Gemier, actor-manager of the Odéon Theatre, which is subsidized by the French Government. He comes here on invitation of Secretary of State Hughes, who returns the compliment paid by the French Government to the American actor, James K. Hackett, in inviting him to appear in Shakespearean production at the Odéon two years ago. Gemier is accompanied by Mr. and Mrs. Hackett and Henri Pierre Roche, his secretary. His company will arrive next Tuesday on the Mauretania.

Among other passengers are Miss Anne Morgan, Señoritas Concha and Leonora Orellana, daughters of the President of Guatemala, and their escort, General Victor Morales, said to their father; Mme. Raymonde Delaunois, mezzo-soprano of the Metropolitan Opera; Ashton Knight, American landscape painter; Mme. Wanda Landowska, European pianist; Mrs. Robert Lorraine, Mrs. Marie Monescu, wife of the former Prime Minister of Rumania and lady-in-waiting to Queen Marie; Mrs. John Richard Flanagan, wife of an American illustrator; Captain Joseph Perret, director of the French Government Tourist Bureau in New York; Jean Patou, Parisian creator of styles in women's dress; Mrs. Philip Kilroy, Leo Tecktonius, Mr. and Mrs. David Provan, Mgr. Joseph Salignac of New Orleans, Bishop Thomas, Mr. and Mrs. Manuel de Lazare, Commodore Louis Beaumont, Dr. Marie Therese Bonney, Mrs. Jacques Cartier, Durand Ruel Jr., Paul Dougherty, artist, and Mrs. Dougherty, and Yvan Droz.

To Depart on the Olympic.

The White Star liner Olympic, which will sail an hour after midnight tonight, has a large passenger list, including the Prince of Wales and his party. Some of the passengers are:

The Right Honorable Alex. Edward Murray, V. C., D. S. O., M. V. O., Earl of Dunmore; Sir Lionel Earle, Secretary of His Majesty's Office of Works, who has been selecting a new site in Washington for the British Embassy; Lord Ashfield, Chairman and managing director of the Underground Electric Railways of London; Geoffrey Dawson, editor of The London Times, and Mrs. Dawson, Sir Douglas Alexander, the Hon. Mrs. R. H. Brand, formerly Phyllis Langhorne of Virginia, who has been visiting her sister, Mrs. Charles Dana Gibson; Professor Moritz J. Bonn of Switzerland, who took part at the Institute of Politics at Williamstown; Commissioner David Lamb of the Salvation Army; Count Tolstoy, former husband of Rita Jolivet; Samuel Katz, owner of a chain of motion-picture houses; Richard A. Rowland, general manager of First National Pictures; Mrs. William Brown Meloney, editor of the Delineator; Sister Red Rose, spiritualist lecturer; A. W. McGary, Secretary to S. Parker Gilbert, Agent General of Reparations; Mrs. Raymond Hitchcock (Flora Zabelle); Wylie Hemphill, Vice President of the Pacific Coast Company; Franklin A. Park, Vice President of the Singer Manufacturing Company; W. D. Strack, Vice President of the Borden Company; J. E. Pennybacker, Secretary and general manager of the Asphalt Association, and Francis A. Shea of Boston.

Among the New Yorkers are:

Mrs. C. H. Marshall,	Mrs. Copelin,
Mrs. Samuel Peters,	Miss Robin Copelin,
Miss Jane Osborne,	Franklin Day,
Thomas Blagden,	Mrs. Day,
Mrs. Blagden,	Reuben W. Howes,
G. A. Cartwright,	Mrs. Howes,
Mrs. Cartwright,	Townsend Howes,
John A. Dumpe,	Dr. E. L. Hunt,
Albert M. Lythgoe,	Mrs. Hunt,
Mrs. Lythgoe,	Mrs. H. T. Kingsbury,
A. H. Pickering,	Miss E. Kingsbury,
A. Pickering,	Lawrence Barron,
Mrs. W. C. Coles,	Mrs. Barron,
Miss H. H. Coles,	Mrs. E. M. Padelford,
W. H. Copelin,	Mrs. H. Sturgess.

Other passengers include Mrs. C. B. Huntress, Washington; Mrs. Stanley E. Dwight, New Rochelle; Miss Lutah Riggs and Mrs. Edgar Stowe, Los Angeles; Mr. and Mrs. George W. Smith, Santa Barbara, and the Rev. George Henderson, Mrs. Plunkett Magann and Miss Eames Magann, Toronto.

Synagogue for Washington Heights.

The Congregation Beth Hamidrash Hagodol of Washington Heights (Simon Kaplan, President) has purchased the plot located on the south side of West 175th Street, 75 feet front and 89 feet deep, 100 feet east of Wadsworth Avenue. Plans are about to be prepared for the erection of a synagogue and Talmud Torah to cover the entire plot.

Files Plans for Nurses' Home.

Plans have been filed by I. E. Ditmars, architect, for a thirteen-story nurses' home to be erected for St. Vincent's Hospital, adjoining its home at Seventh Avenue, Eleventh and Twelfth Streets. The cost is estimated at $750,000. It will cover a base 121 by 92 feet.

$1,357,800 AT AUCTION.

Sale of Improved Properties Attracts Many Bidders.

In a sale of improved properties yesterday in the Vesey Street room, Joseph P. Day received a total of $1,357,000 for nineteen properties, of which Brown, Wheelock: Harris, Vought & Co., Inc., were the agents.

Premises 28 and 30 Waverly Place, an eight-story and basement loft building, sold to the 136 Eighty-second Street Corporation for $104,500; 342A and 342B East Twenty-fourth Street, near First Avenue, four-story brick tenement, went to Isidor H. Vogel for $28,650; E. J. Massit paid $56,750 for the two four-story brick tenements at 1,364 and 1,366 Third Avenue; 240 West Sixteenth Street, near Eighth Avenue, a five-story brick tenement, was sold to George Gylstrom for $23,500; 307, 309 and 311 West Sixteenth Street went for $33,000, while the northwest corner of Eighty-eighth Street and Columbus Avenue, a five-story brick apartment, after fifty-three bids were recorded was knocked down to the Marigold Realty Corporation for $152,250; 452 and 454 West Thirty-eighth Street, near Tenth Avenue, went to Isidore Vogel for $33,600; J. J. McDonegh paid $33,000 each for the two 4-story brick tenements at 324 and 326 East 121st Street; southwest corner of Van Cortlandt Park South and Gale Place, in the Bronx, vacant plot, 100 by 100, was bought by H. J. Schum for $10,750. Other results were as follows: 157 Monroe Street, $35,600; 327 to 331 West Twenty-seventh Street, $108,000 each; northeast corner of Third Avenue and Twenty-fifth Street, $250,000; 311 and 313 West 119th Street, $63,750; northwest corner of Lexington Avenue and 101st Street, $94,500; 253, 255, 257 and 259 West Twenty-fifth Street, $75,000; 106 West 137th Street, $30,750; southeast corner of Greenwich Avenue and West Thirteenth Street, $115,000.

Mr. Day sold at Supreme Court partition sale 30 Union Square, a five-story and basement loft building, on a plot 26 by 125, fifty-two feet south of East Sixteenth Street, to Samuel Augenblick for $97,000. Murray Hulbert, President of the Board of Aldermen, was referee in the action. The bidding started at $50,000 and the property was finally disposed of after seventy-five bids had been recorded.

Bensonhurst Houses Bring $312,140

An audience which filled the Brooklyn Real Estate Exchange to capacity attended the offering Wednesday night by William Kennelly, Inc., of forty two-family detached and semi-detached houses on Bay Parkway, Seventy-fifth, Seventy - sixth and Seventy - seventh Streets, Brooklyn. The prices ranged from $12,825 to $16,475.

Among the buyers were David Frisberg, Louis Auerback and J. Hoffman, who purchased two houses apiece. Other buyers were Nat Schonfield, Albert Young, Morris Price, J. N. Foss, C. J. White, T. McGrath, Jacob Tanenbaum, Clarence Housen, Dora Goodman, Harry Meyerowitz, Sidney Horowitz, William Levine, Jacob Rainer and Henry Stein.

Major Kennelly announced that it would be continued at 8 P. M. Monday, Oct. 27, at the Brooklyn Real Estate Exchange.

LATEST DEALINGS IN REALTY FIELD

Lord Estate Sells the Cayuga Apartments on the West Side.

COLUMBIA AVENUE SALE

Operator in Grand Central Zone Deal—Flats on Madison Avenue Block Front Sold.

The Cayuga Apartments, a seven-story building at 324 West Eighty-third Street on a plot 50 by 100 feet, was sold by the estate of Mary H. Lord through its trustee, the Security Trust and Savings Bank of California. This is the first sale of the property in fifteen years. Slawson & Hobbs, in connection with Dwight, Archibald & Parry, were the brokers.

Philpine Swarz sold to Sidney A. Harris 987 and 989 Columbus Avenue, consisting of two five-story triple apartments with stores, on plot 50 by 100 feet. The premises have been owned by the seller for more than twenty years. E. H. Ludlew & Co. were the brokers.

On the east side Philip Meyrowitz, operator, sold to George E. Stuckey Sr. 329 East Forty-third Street, in the Grand Central zone, a five-story twenty-family tenement house on a plot 28 by 100 feet. It rents for about $4,800 and the property was held at $35,000. The Harrison Realty Service was the broker.

The same broker sold for an investing client 228 East Eighty-first Street, a five-story twenty-family tenement, between Second and Third Avenues, in the Yorkville section, on a plot 26 by 100. This parcel was held by an estate, and this sale is its first turnover in twenty years. The property has a rental of $5,200 and was held for $36,000.

A Fifth Avenue corner changed ownership when E. Jaffe sold to D. Cohen 1,461 Fifth Avenue, northeast corner of 118th Street, a five-story apartment with stores on a lot 25 by 83 feet, renting for $10,000.

The six-story tenement with stores, 411 East Seventy-first Street, 25 by 102.2, has been sold by Jacob P. Horowitz to the Ahtram Realty Corporation.

The Gofmor Realty Corporation bought from Louis Finger the six-story flat with stores, 311 East Seventy-fifth Street, 25 by 102.2.

Hudson P. Rose Company bought the four-story flats known as 303 East 117th Street, 112 East 109th Street, 630 East 113th Street and 304 East 113th Street.

Estate Sells Flats on Madison.

The estate of Roger Foster, represented by Judge James A. Allen, sold to Victor Beaver the entire block front on the east side of Madison Avenue from 120th to 121st Street, consisting of four and five story tenements. The property was sold subject to a lease expiring in about two years, at which time the purchaser intends to alter into stores. The property was sold subject to a purchase money mortgage of $100,000 for ten years. Henry Brady was the broker.

Private Dwellings Sold.

The demand for private residences located in Manhattan continues, according to sales reported yesterday.

Louise Pryibil sold 14 West Eighty-third Street, a three-story and basement high stoop dwelling with a three-story extension, size 18 by 56 by 102.8 feet. The purchaser was represented by Otterbourg, Steindler & Houston. The property was held at $30,000, and is the first sale in twenty-nine years. Pryibil & Co. and Pease & Elliman were the brokers.

Brown, Wheelock: Harris, Vought & Co. sold for Mrs. Robert Kelly Prentice her former residence, 160 East Sixty-fourth Street, a four-story and basement house on lot 17 by 80.5, to a client of Seaman & Pendergast, who will occupy.

Joseph A. Cangiam purchased from Annie Glickman the three-story house at 236 East Fifteenth Street, 21 by 103.2. Marion G. Cornell resold to Mabel M. Pearson the three-story dwelling at 115 Bedford Street, 17.7 by 83.5 by irregular.

TENTH STREET LOFT SOLD.

Shroder & Koppel Buy University Place Corner.

Shroder & Koppel have purchased 60 and 62 University Place, being the northwest corner of University Place and Tenth Street. There is an eight-story loft building and a four-story building adjoining on a plot which is approximately 55 feet on University Place and 100 feet on Tenth Street. Tenth Street is a strictly residential street under the zoning law and this plot is in the heart of the new apartment house development in the Washington Square district.

The property is valued at $185,000. The buildings are rented at a substantial rental. The purchasers have no definite plans for the immediate development of the property. The broker in the transaction was Herbert Jacques Morris.

Spear & Co. sold for James L. Breese of Southampton, N. Y., the five-story and basement brick building, size 25 by 100 feet, at 156 South Street. This building has been in the Breese family since 1828. The Realty Maintenance Corporation was the purchaser.

Record Price for Fifth Av. Parcel.

In the purchase of the five-story and store apartment building at 594 Fifth Avenue, sale of which was recently reported by the heirs of the Moses Sahlein estate, the parcel, 25 by 100 feet, is said to have brought $750,000, all cash, thereby hanging up a new figure for Fifth Avenue realty. The site contains 2,500 square feet, and at the price establishes a rate of $300 a square foot.

BUYING IN THE SUBURBS.

Syndicate Headed by Edwin W. Fiske Plans Mt. Vernon Project.

A tract of eleven and a half acres on North Columbus Avenue, Chester Hill, Mount Vernon, N. Y., held for years by into 141 parcels. It will be auctioned the Offinger estate, was sold by the Whittle Realty Co. of Pelham, as broker, to a syndicate headed by former Mayor Edwin M. Fiske and Dr. William A. Rose of Mount Vernon for development. The purchasers have named the tract Wallace Manor, and will cut it up into 141 plots. Ellis Parker Butler, author, is one of the purchasers.

William J. Yates sold the property of L. S. Treadwell, situated at Bedford Village, Westchester County, one of the finest farm estates in this well-known district. It contains 32 acres of land, together with modern Colonial residence.

The same broker sold for Amelia J. Malone her property containing 50 acres of land on Spring Valley Road, Ossining, and sold for the Briarcliff Realty Company a large tract of land situated at Briarcliff Manor to Mrs. Charlotte Paris, which she intends to develop with a residence of English architecture, plans for which are being prepared by Eric Kelton.

Miss May Keenan purchased through the Joseph E. Merriam Real Estate Agency, Mount Kisco, the former John Edward Cox estate, consisting of several acres of land on which there is a 14-room house, located on the Armonk Road, on the outskirts of Mount Kisco. Miss Keenan expects to remodel the house, and will use it for a tea room and boarding house.

Prince & Snipler sold for S. F. McConnell his residence in Beechmont Park, New Rochelle, overlooking the Beechmont Lake. The purchaser is R. A. Lewis, of New York City. The property was held at $32,000.

Frederick Randall reports the sale through the Halleran Agency of the new Colonial dwelling, just completed, situated on the east side of Botanic Place, north of Broadway, Flushing. The house is on a plot 60 by 100 feet. The purchaser is Miss Mary Foley, who will occupy it.

Tenants Buy Warren St. Property.

The Fifth Avenue Bank of New York and Frederick H. Patterson, as executors of the will of Francis E. Goodbury, have sold to Fred and Jacob Yost, composing the firm of Fred Yost & Co., the property at 114 Warren Street, a four-story and basement brick building on a plot 23x76.8.

The purchasers have been tenants in the property for several years and they will make extensive alterations.

$900,000 Brooklyn Apartment.

The Hicklow Construction Corporation has filed plans for a six-story building to be erected on the north side of St. Mark's Avenue, 100 feet west of Brooklyn Avenue, Brooklyn. The structure will cover a plot 175x248 and will cost $900,000. The building will contain stores on the ground floor and accommodation for 200 families on the floors above.

THE BROOKLYN MARKET.

Gravesend Avenue Corner to Be Improved With Apartment House.

George I. Galitzin and John Maher sold for the G. & G. Realty Company to Fishelman & Gerberg the plot 225 by 100 feet on the southwest corner of Gravesend Avenue and Albemarle Road. The builders will improve the plot immediately with store and apartment buildings.

Ohnewald & Denlinger sold the two-family house at 2,187 Ocean Avenue for B. Diamond, the cottage at 1,176 East Nineteenth Street for H. Hadnet, the vacant corner plot, 100 by 100 feet, northeast corner of Eighty-sixth Street and Nineteenth Avenue, for Strauss Builders, Inc. The same brokers also sold with Stubenbord-De Menna, Inc., vacant plot, 80 by 105 feet, west side of Nostrand Avenue, 240 feet north of Avenue K.

Bulkley & Horton Company sold the three-story dwelling on a plot 23 by 100 feet at 2,026 Adelphi Street between De Kalb and Willoughby Avenues, for Delia Sheehan to a client for occupancy.

Simone Acciutto & Son, as brokers, sold the three six-family brick houses at 2,114-2,116-2,118 West Sixth Street, one hundred feet off the corner of Avenue U, to one of their clients for an investment. Each house has a lot 25 by 100 feet. Frank Lassaro was the seller.

The Clark Realty Company sold two one-family houses on Lake Street, being 226-228, to Mr. and Mrs. Elisco Totini and Gennaro Ferrigino.

Commercial Leases.

Huberth & Huberth report the following commercial leases on behalf of the Star Company, in the American Circle Building: the store at 2 Central Park West to J. Shams for three years; the store at 8 Central Park West to the Virginia Beauty Shop; the store at 1,530 Broadway to the New York Sales Agency of the Stuts Motor Car Company of America; the store at 2 West Sixty-first Street to the Biederman Motors Corporation of New York as a sales room for Biederman trucks. On behalf of the Randolph Realty Corporation, the entire building at 35 West Fifty-eighth Street to Mme. Eva, caterer, formerly associated for many years with Louis Sherry.

Thoens & Flaunlacher, Inc., have leased for the Madison - Fifty-ninth Street Corporation to Abraham Glaserman an office in the Emmet Arcade, 620-28 Madison Avenue, and have also leased for the same corporation an office in the same building to Philip S. Goldrich.

The same brokers have leased for Wilgreen Corporation (David Zimmerman, President) to Katherine Wein, doing business as "Katherine Models," space in the Emerson Building, 1,481 Broadway.

Thoens & Flaunlacher, Inc., have subleased for Sol Newman to Jack Siegel and Louis Siegel, manufacturers of men's overcoats, of 106 Fifth Avenue, about 15,000 square feet on the third floor in the building 22-4-6 East Fourteenth Street, for a term of years.

BRONX BOROUGH SALES.

Buyers of Hewitt Place Corner Plan Alterations.

Moe Harris bought 890 Longwood Avenue, being the southwest corner of Hewitt Place and Longwood Avenue, a five-story new-law apartment on plot 53 by 105, renting for $17,000. The purchasers contemplate alterations on the stores on which ten-year leases are nearing expirations. The sellers are the Sease Estate. This is the first sale of the property since being built seventeen years ago. George A. Bowman was associate broker with Ryan & Co.

F. M. Weiss & Co., Inc., sold for John J. Masterson to Michael and Rose Anna Doyle, the two-family stucco dwelling at 2,412 Macley Avenue, and for Samuel Schwartz, Inc., the five-family brick dwelling at 2,051 Powell Avenue to Lena Dahut.

Moffa & Co., Inc., sold for Marie Marasco to L. Schwartz, 1,816 Waterloo Place. The property was held at $15,000.

MORTGAGE LOANS PLACED.

$250,000 for Apartment on Park Avenue Corner.

Quinlan & Leland have placed a first mortgage loan of $250,000 with interest at 6 per cent. on premises 1,100-2 Park Avenue, northwest corner Ninety-second Street, a seven-story elevator apartment and stores on a plot 120 by 100.6 feet for the E. A. L. Apartment Management Co., Edgar A. Levy, President.

Samuel Kronsky, Inc., as brokers, report that they have placed building and permanent loan of $112,000 on property located on the west side of Prospect Avenue, 270 feet south of 187th Street.

Big Fifth Avenue Suite Sold.

Dr. Charles W. Stimson has purchased in the new cooperatively owned building now nearing completion at 1,185 Fifth Avenue, southeast corner of Ninety-seventh Street. Two of the apartments on the ninth floor, consisting of fifteen rooms and six baths, for occupancy.

The building is being erected by Dwight P. Robinson & Co., Inc., under the direction of the Houston Properties Corporation. Keitt P. Walker & Co., sales agents, were the brokers in the sale to Dr. Stimson.

Greeley Arcade Building Leases.

Ruthrauff & Ryan, Inc., advertising agents, now located at 404 Fourth Avenue, have rented the entire fourteenth floor, containing 23,000 square feet, in the Greeley Arcade Building, now in the course of construction, at 128-136 West Thirty-first Street, running through to 127-133 West Thirtieth Street.

The Thompson-Barlow Company, Inc., publishers, rented the thirteenth floor in the same building. Cross & Brown Company and M. & L. Hess, Inc., were the brokers in both transactions.

Staten Island Sale.

Cornelius G. Kolff, Inc. sold for Karl Riese, four lots on Ridgewood Avenue, Eltingville, S. I., to Jacob Askeland, who contemplates the erection of a private dwelling.

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Miscellaneous.

MAH-JONG instruction. Chinese Handicraft Co., 161 W. 72d St. Trafalgar 7442.

BANKRUPTCY SALES.

IN THE DISTRICT COURT OF THE United States for the Southern District of New York.—In Bankruptcy.—In the matter of ABRAHAM BLOOM, trading as UNEEDA CLOAK & SUIT CO., Bankrupt.—Chas. Shongood, U. S. Auctioneer for the Southern District of New York in bankruptcy, sells Friday, Oct. 31st, 1924, by order of the Court, at 10:30 A. M., at 19 West 28th St., Borough of Manhattan, assets of the above Bankrupt, consisting of coats, suits, piece goods, silks, fur trimmings, machinery, furniture &c.

ARTHUR LEWIS, Receiver.

ARCHIBALD PALMER, Attorney for Receiver, 320 Broadway, New York.
Inspection Oct. 29th and 30th.

IN THE DISTRICT COURT OF THE United States for the Southern District of New York.—In Bankruptcy.—In the matter of BENJAMIN MUSSELMAN and PHILIP STRICK, trading as MUSSELMAN & STRICK, Bankrupts.—Chas. Shongood, U. S. Auctioneer for the Southern District of New York in bankruptcy, sells Friday, Oct. 31st, 1924, by order of the Court, at 2 P. M., at 238 Hooper St., Borough of Manhattan, assets of the above Bankrupt, consisting of upholstered furniture, frames, &c.

WILLIAM C. HECHT JR., Receiver.

JULIUS J. GANS, Attorney for Receiver, 302 Broadway, New York.
Inspection Oct. 29th and 30th.

IN THE DISTRICT COURT OF THE United States for the Southern District of New York.—In Bankruptcy.—In the matter of HERMUNDER, INC., Bankrupt.—Chas. Shongood, U. S. Auctioneer for the Southern District of New York in bankruptcy, sells Thursday, Oct. 30, 1924, by order of the Court, at 2 P. M., at 319 Fourth Av., Borough of Manhattan, assets of the above Bankrupt, consisting of coats, suits, dresses, piece goods, machinery, furniture, fixtures, &c.

OLCOTT, OLCOTT & GLASS, Attorneys for Receiver, 170 Broadway, New York.
Inspection Oct. 28 and 29.

IN THE DISTRICT COURT OF THE United States for the Southern District of New York.—In Bankruptcy.—In the matter of BENNO ZOLOTAREWSKI, Bankrupt.—Chas. Shongood, U. S. Auctioneer for the Southern District of New York in bankruptcy, sells Friday, Oct. 31, 1924, by order of the Court, at 10:30 A. M., at 857 Broadway, Borough of Manhattan, assets of the above bankrupt, consisting of Oriental rugs, &c.

JOSEPH H. NEWMAN, Receiver.

SIGFRIED GOLDBERG, Attorney for Receiver, 440 Broadway, New York.

NEW INCORPORATIONS

New York Charters.

Special to The New York Times.

ALBANY, Oct. 23.—Fifty-nine new corporations with an aggregate capitalization of $2,606,100, were chartered today. They include:

510 Park Av. Corp., Manhattan, securities, $1,450,000; to buy, sell, etc. H. Palmer, C. H. Lawson, L. Reid. (Attorneys, Palmer & Serlen, 46 Cedar St.)

Teze Realty Corp., Brooklyn, 200 shares common stock, no par value; T. Zekovat, D. Freedman. (Attorney, W. W. Frankel, 261 Broadway.)

Wilfred Construction Co., Brooklyn, realty, $100,000; W. Wilfred-Thomas, J. Gelin, F. Ledoux. (Attorney, Lader & Thomas, 44 Court St., Brooklyn.)

Clinical Research Laboratory, Manhattan, medical analyses, 100 shares common stock, no par; D. D. Roberts, E. R. Fiske, C. W. Lieb. (Attorney, D. W. Bailey, 100 Broadway.)

Apollo Shoe Co., Manhattan, $10,000; J. T. Higgins, W. L. Dumont. (Attorney, S. H. Eisler, 261 Broadway.)

Smith & Karch, Manhattan, contractors, $50,000; W. C. Findley, F. B. Ryder. (Attorney, W. H. Wards, 43 Cedar St.)

Newport Specialty Co., Manhattan, rubberized materials, $10,000; M. Glassman, R. Weinstein, J. Perlmutter. (Attorney, S. Rasnick, Woolworth Building).

Norman Bros., Manhattan, women's apparel, $10,000; H. and D. and B. Drolman. (Attorneys, Bloomberg & Bloomberg, 1,482 Broadway.)

Seale Repair Co., Brooklyn, make scales, $8,000; T. and P. Fielding, J. H. Domino. (Attorneys, Avitable & Eisenhauer, 189 Montague St., Brooklyn.)

Middle Country Manhattan, children's wear, 300 shares common stock, no par value; C. and M. Wallach, D. M. Ottinger. (Attorneys, Whitman, Ottinger & Ransom, 120 Broadway.)

R. Dreisiger, Manhattan, women's apparel, $15,000; F. Driesiger, L. Marder. (Attorney, C. Pearle, 256 Broadway.)

Chelsea Soda Fountain Supply Co., Manhattan, $10,000; S. Schiff, M. Hausman, G. Sussman. (Attorney, H. Herman, 51 Chambers St.)

S. & F. Held Realty Corp., Brooklyn, $30,000; J. and R. Held, J. Manne. (Attorneys, Henry Meyers & Manne, 277 Broadway.)

Auto Credit Finance Corp., Manhattan, 2,000 no par value preferred stock, $100 each; 2,000 common, no par value. H. J. Jentes, H. F. Caminetsky. (Attorney, M. Perry, 25 West 43d St.)

Sherman Rock Bindery, Jamestown, $10,000; A. E. and M. L. Sherman, G. C. Magnuson. (Attorney, W. C. Price, Jamestown.)

E. & J. Holding Corp., Manhattan, realty, $10,000; E. Evans, B. and S. Josephson. (Attorney, H. Schechter, 291 Broadway.)

Estate of Rebecca Freiman, Manhattan, real estate, $5,000; M. and M. Freiman, S. Alexander. (Attorney, I. Fait, 154 Nassau St.)

769-781 Flushing Avenue Corp., Brooklyn, realty, $7,500; B. and L. and S. Pineberg. (Attorney, Office of A. Whitehorn, 188 Montague St., Brooklyn.)

Woolcreftors, Manhattan, make woolens, $100,000; H. and A. H. Schaeffer M. E. Tillehman Jr. (Attorney, E. P. Sobel, 141 Broadway.)

Strack Building Corp., Brooklyn, contracting, $18,000; E. Schreiber, I. Ockum, M. Sirkus. (Attorney, J. J. Schwartz, 215 Montague St., Brooklyn.)

T. E. C. Realty Corp., Manhattan, $5,000; T. E. Ryan, N. Gray, C. Leroy. (Attorney, J. Burnstone, 299 Broadway.)

U. S. Photo News Agency, Bronx, $5,000; E. Fias, R. Caplan, S. Friedland. (Attorney, H. Taylor, 154 East 41st St.)

Minkoff, Mark, Queens County Realty, $10,000; J. A. Marck, C. I. and F. Minkoff. (Attorney, J. Berger, 200 Broadway.)

Public Service Tire & Rubber Co., Brooklyn, 200 shares common stock, no par value; L. K. and M. and E. Beller. (Attorney, J. W. Mack, 44 Beaver St.)

Lotzer Products, Manhattan, Forest Products, 100 shares common stock, no par value; A. C. Biernatzki, C. C. Loomis, R. F. Henriques. (Attorney, F. H. Mills, 100 Broadway.)

Setlow & Schneider, Long Beach, public market, $20,000; L. Setlow, J. Schneider, D. Feristein. (Attorneys, Lewis & Scherer, 280 Broadway.)

Simonal Realty Corp., $5,000; S. and A. Doyne, B. Rosen. (Attorney, M. E. Levine, 299 Broadway.)

Lido Theatre Corp., Brooklyn, moving pictures, $50,000; N. Sabbatino, C. Stabile, J. Sergi. (Attorney, W. C. McCreery, 375 Fulton St., Brooklyn.)

Empire Sightseeing Renting Co., Manhattan, auto transportation, $5,000; E. Schwartz, B. Gotlieb, I. E. Stahl. (Attorney, M. Steuer, 280 Broadway.)

Bellevue Corp., Manhattan; 100 shares common stock, no par value; A. E. Waterbury, F. Engehardt, B. R. Buffet. (Attorney, S. D. Jones, 15 Park Row.)

Brentwood Products Corp., Manhattan, furniture; 200 shares common stock, no par value; J. A. Miller, J. C. Zimmerman, H. Greene. (Attorney, F. D. Kohler, 25 Broadway.)

Kenney Clark Corp., Manhattan, agents, $10,000; T. Hansen, J. H. Broderick. (Attorney, T. E. E. Beardsley, 55 Broadway.)

Angelo Thomann & Co., Queens Borough, metal goods, $5,000; C. L. Thomsen, J. P. A. and F. Schneider. (Attorney, W. W. Butcher, 216 Montague St., Brooklyn.)

Sabrett Realty Corp., Brooklyn, $5,000; S. and B. Ratter, B. Mints. (Attorneys, Barnett & Mints, 44 Court St., Brooklyn.)

171 West 79th Street Co., Manhattan, realty, $75,000; B. Forman, J. Gold. (Attorney, J. Crosney, 565 5th Av.)

South Utica Building Corp., Utica, realty, $15,000; A. Harris, J. B. Perry, S. T. Jones. (Attorney, F. A. White, Boonville.)

Barabbas, Manhattan, merchandise, $12,000; L. and H. Silverman, J. Bresler. (Attorney, The Company, 126 5th Av.)

Arrow Mortgage and Realty Corp., Manhattan, $10,000; M. Markowitz, Jr. Ort, H. Eamas. (Attorney, M

REAL ESTATE AT AUCTION. | REAL ESTATE AT AUCTION. | REAL ESTATE AT AUCTION. | REAL ESTATE AT AUCTION.

Joseph P. Day Auctioneer Inc.

My Corona-Flushing Prophecies Come True

Have They Meant Anything To You So Far?

I TOLD YOU that the Degnon interests had instructed me to sell their New York City Corona-Flushing, 5-cent fare Subway lots for whatever they might bring. I TOLD YOU that I would sell each and every lot to the highest bidder, and I am selling every lot.

I TOLD YOU that these New York City-Corona-Flushing, 5-cent fare Subway lots would no sooner be sold than a number of the wide-awake buyers would announce plans for their improvement.

NOW—I am able to announce the names and building plans of a few of the many buyers who actually are preparing to build individual homes, one and two family houses and stores, on the lots they bought at my recent sale of these New York City-Corona-Flushing Subway lots right through which the New York City-Corona-Flushing Subway extension is now being built.

MANY BUYERS ARE GOING TO BUILD

Adolph Waxenbaum of Manhattan, attorney for Holst & Graff Realty & Construction Company, announces that they plan to erect seventy-five 1 and 2 family dwellings on 39th Ave., between 117th and 120th Sts., and between 120th and 123rd Sts., and between 123rd and 126th Sts.; also on 38th Ave., between 126th St. and Willet's Point Boulevard.

P. J. Berry Construction Co., Inc., of Jamaica, builders, plan to erect one and two family houses on the majority of the 46 lots they purchased in the vicinity of Willet's Point Boulevard and Roosevelt Ave.

Louis Friedman Realty Co., builders and operators, plan to erect stores and apartments on the Roosevelt Ave. Subway station lots they purchased at this sale.

A. Brown of the Bronx, who purchased lots on 126th St., near Roosevelt Ave., plans to erect stores and apartments.

I. G. Wolf of Great Neck, one of Long Island's most active operators, has a deal pending for the immediate creation of an automobile service station on a few of the Jackson Ave. lots he purchased, at 126th St.

Alfred Vicarelli plans to erect a one-family dwelling for his own occupancy, on three lots on 126th Place near 34th Ave.

Read this Important Building Loan Announcement →

BUILDING and PERMANENT **LOANS** for **BUYERS** of these

Corona-Flushing N. Y. C. 5c Fare Subway Lots

Title Guarantee & Trust Co.

The Prudence Company

Queens County Savings Bank of Flushing and Corona

The Franklin Society For Home Building and Savings

and several Building and Loan Associations expressed a willingness to make loans to responsible parties on proper plans for the construction of homes and business buildings on these Corona-Flushing N.Y.C. 5c Fare Subway lots.

Continuation ABSOLUTE AUCTION

I have been ordered to sell all the remaining

Corona-Flushing N. Y. C. 5c Fare Subway Lots

At 2:30 P. M., on Premises — **To-morrow** — Sat., Oct. 25th Rain or Shine

Choice Lots on Jackson Ave. and Roosevelt Ave.

Lots on Willet's Point Boulevard, Polk Ave. and Adjacent Streets

Near 111th-112th St. Station and on all sides of Willet's Point Boulevard Subway Station, and a few blocks from Alburtis Ave. Subway Station, Corona Extension Queensboro Subway, I. R. T. & B. M. T.

80% On Installment Contract Payable 2% a Month — **70%** ON MTG. — TITLE POLICIES FREE TITLE GUARANTEE & TRUST CO.

HOW TO GO—Take Queensboro Subway (I. R. T. Corona-Alburtis Ave. Division) from 42nd St. or B. M. T.-Broadway or 2nd Ave. "L" to Alburtis Ave. Station—or Jackson Ave. (Northern Boulevard) trolley from 59th St. and 2nd Ave., Manhattan.

67 Liberty Street
New York City

Joseph P. Day Auctioneer Inc.

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Cortlandt 0744

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TWO FLOORS

Low Rental

Attractive Building

The Building: The beautiful new Heatherton Building. An attractive business home for desirable tenants. Just completed. Of modern concrete and steel construction, absolutely fire proof. Unobstructed light on three sides. Finest of plumbing and heating. Imposing Italian marble entrance.

The Location: Number 239 West 30th Street, one block from Pennsylvania Terminal. One half block from 7th Avenue.

The Space: (a) Store with mezzanine—5,000 square feet. (b) Second floor, high wide windows—3,600 square feet.

Your Own Broker or

Heatherton Realty Associates
239 West 30th St. New York City

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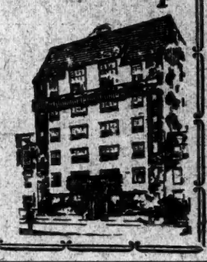
100% Co-operative Ownership

251 West 71st Street
Near Broadway

A Real Home Plus Safe Investment

Living room, large open fireplace. 2 bedrooms, bath and fully equipped kitchen. This apartment especially planned for comfort and at a low cost. Price $5,300 to $6,000.

Best Transportation in New York City



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SMALL OFFICES

Gotham National Bank Building
Excellent Light
Unbeatable transportation
Overlooks Central Park and Hudson River
Immediate Possession
Apply
Columbia Phonograph Co., Inc.
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Phone Columbus 9200.
or
American-Canadian Properties Corp.
17 State Street.
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Apartments to Let

THE MASON
6-12 East 58th Street
Unsurpassed location in the heart of New York's exclusive residential section. Easy access to all transit lines.
Housekeeping Apartments of 8 Rooms
Immediate Possession.

Overlooking Central Park Plaza
747-751 FIFTH AVE.
Bachelor Apartments
2 Rooms and Bath
Immediate Possession

THE RICHMOND HILL
27 Washington Square North
Facing the Park
Apartments of 5 and 7 Rooms.
Immediate Possession.

7 EAST 55TH ST.
Close to Fifth Avenue
Apartment of 2 Rooms & Bath
Possession at Once

CRUIKSHANK COMPANY
Rector 4100 141 Broadway

OFFICES 42nd St.

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FEB. 1, 1925—
Third Floor, 15,000 Feet.
NOW—
Fourth Floor, 3,900 Feet.
Fourth Floor, 990 Feet.
Fifth Floor, 690 Feet.
Sixth Floor, 230 Feet.

THE JAMES McCREERY REALTY CORPORATION

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239 Fourth Av.

ADJOINING 20TH ST.
100% SPRINKLERED.
CHOICE LOFTS MODERATE RENT
ROBERT F. ZOBEL.
145 WEST 45TH ST.
BRYANT 5645. OR OWN BROKER.

1067 Fifth Ave.

Overlooking Central Park
Bet. 87th and 88th Streets

5th Ave.

With water view. 12 all outside rooms with 4 baths, on 7th floor. Also extra service rooms. Immediate possession. $15,500.

Full Commission to Brokers. Apply on Premises.

APARTMENTS FOR SALE OR TO LET.

PELDEAN COURT
High-class Elevator Apartments
32 minutes from Grand Central
3, 4 and 5 Rooms—1 bath
6 Rooms—2 baths
THE JOHN T. BROOK COMPANY
Pelham, N. Y. Tel. Pelham 4736.

Furnished—West Side.

Elegantly Furnished

Housekeeping and Non-Housekeeping

Apartments
1 & 2 Rooms & Bath

Unusually desirable
Exclusive
Centrally located

217 West 70th St.

Agent on premises.

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217 West 70th St.

Housekeeping and Non-Housekeeping

Modern Apartments of 1 & 2 Rooms & Bath
Beautifully and easily furnished.
Very Desirable
Agent on premises after 2 P. M. or Phone Stuyvesant 1776.

A NEW fireproof apartment of quiet, charm and dignity in an exclusive residential street.

111 E. 80th St.
Just off Park Avenue
5 Rooms—3 Baths
3 CHAMBERS
We invite comparison with the best New York has to offer.
Physicians' Suites
With Private Street Entrance
Rhinelander 1721 or Vanderbilt 9133

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3 or 4 Rooms

Housekeeping Apartments

The most attractive in the whole world.

Come and See for Yourself

MURRAY HILL APARTMENTS
36th St. Corner Lexington Ave.

All Outside Rooms—No Courts

Madison Av.
S. E. Cor. **77th St.**
3 ROOMS, 1 BATH
See Supt. on Premises

APARTMENTS FOR SALE OR TO LET. | APARTMENTS FOR SALE OR TO LET.

High Above the Hudson

Situated at a commanding altitude of Riverside Drive, affording a sweeping view far along the Palisades.

290 RIVERSIDE DRIVE
North Corner of 101st Street

A New 15-Story Apartment House
Immediate Possession

3, 4, 5 *and* 6 ROOMS

In the planning, advantage has been taken of the freedom from surrounding structures on all four sides, so that *every room is an outside room.*

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Managing Agent
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Representatives on Premises

Elevator Apartments of the Finest Type

1049 Park Avenue

Near 86th Street
6 Rooms, 2 Baths—*$3,200 to $3,600*
7 Rooms, 3 Baths—*$6,000*

200 West 86th St.

5 Rooms, including 3 Bedrooms—*$2,200*
5 Rooms, including Breakfast Room, Kitchen, Bath—*$2,200*
8 Rooms, 2 Baths—*$3,500*

22 East 89th St.

Corner Madison Avenue
3 to 6 Rooms—*$1,500 to $2,500*
Unusually Large Rooms. Unique Conveniences.

13-16 Central Park West

7 and 8 Rooms—*$2,400 to $3,000*

22 EAST 49TH STREET Tel. Vanderbilt 5454 — OSCAR D. *and* HERBERT M. DIKE — 220 WEST 42ND STREET Tel. Chickering 2400

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Near Broadway and Subway Station
Cathedral Parkway Apartment
2 and 3 Rooms
$1,000 to $1,900
4 and 5 Rooms
$2,000 to $2,600

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One Block to Subway Station Corner 103rd St.
3 and 4 Rooms
8th, 12th and 15th Floors
$1,800 to $2,500
Also
Doctor's Quarters, 3 Rooms, Ground Floor, Very Light Rooms, Corner, $1,700
Doctor's Office, 4 Rooms, Ground Floor, $1,600

New Fireproof Apartment Buildings
Wm. Salmon Realty Company, Inc., 565 5th Ave., N. Y. City

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110 West 69th St.

Near Broadway
New Building—Now Leasing
3 ROOMS
Complete Kitchens and Dining Alcoves
Slawson & Hobbs
AGENTS
162 West 72d St. Endicott 7240.
REPRESENTATIVE ON PREMISES
OWNERS and BUILDERS
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1060 Park Ave.

Northwest Corner 87th Street
One Block from Subway Express Station
Beautiful sunny corner
Apartment
Southern exposure
6 Rooms and 2 Baths
Rent $3000
MAID AND RESTAURANT SERVICE IF DESIRED
also a few
4 and 5 Rooms
1 and 2 Baths
with all the advantages of an apartment hotel at a—
Rent Saving
of from 40% to 60% and upwards as compared with apartment hotels on Park Avenue and vicinity.
Each apartment is equipped with a good sized kitchen.
Representative on Premises
PEASE & ELLIMAN

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27 West 55th St.

Just off Fifth Avenue
3 and 4 Rooms & Bath
ALSO STUDIO APARTMENT
Open fireplaces, separate kitchens and servants' quarters if desired. New 9-story fireproof building with passenger and service elevators. Rentals $2,100 and up.
Renting Agent on Premises
Gaines, Van Nostrand & Robertson, Inc.
385 Madison Ave. Tel. Vand. 5828

We have been fortunate in obtaining possession of one of our

8-Room Apartments

All improvements, including elevator. This apartment has been thoroughly renovated and is ready for occupancy.

Call Superintendent.
371 West 116th St.
Near Morningside Park

The Norman

37-43 W. 93rd Street
6 Rooms, 2 Baths
Ground Floor
Beautiful Large Apartment
All Improvements
Possession November 1st
SEE SUPERINTENDENT

Light Manufacturing Plant

N. W. Cor. 14th Ave. and 131st St.
COLLEGE POINT

Two-story frame factory building, fully equipped, and formerly used for the manufacture of B.B.B. Smoking Pipes; two-story brick dwelling and one-story garage. Also suitable for chain store concern.

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Next Tues., October 28
AT NOON IN EXCHANGE SALESROOM, 14 VESEY ST., N. Y. CITY
IMMEDIATE POSSESSION — **70%** ON MORTGAGE
SEND FOR PARTICULARS

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Joseph P. Day Auctioneer Inc.

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We have a number of clients who are in the market for small altered apartments or business buildings ripe for alteration
bet. 34th St. and 96th St.
Send full details. Principals only
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20 E. 39th St. Caledonia 0200
Ask for Mr. Byrne.

SHERIFF'S SALES.

Henry Brady
SHERIFF'S AUCTIONEER
SELLS AT PUBLIC AUCTION
Today, Friday, Oct. 24th, 1924, at 12 o'clock noon at the Rotunda, County Court House, all the right, title and interest which the defendant, Gus Scarmalis, had on the 15th day of September, 1924, or at any time thereafter, of, in and to 24 shares of capital stock, $100 a share, of the La Mode Restaurant, Inc. Terms cash immediately after the sale.
PETER J. DOOLING, Sheriff.
LOUIS RESSLER, Deputy Sheriff.

Henry Brady
SHERIFF'S AUCTIONEER
SELLS AT PUBLIC AUCTION
Today, Friday, October 24th, 1924, at No. 714 East 11th St., all the right, title and interest which the defendant, Abraham Zeserman, had on October 15th, 1924, or at any time thereafter of, in and to a certain Hupp omnibus, model No. 408-Imperial, N. Y. license 038-393, No. 11643, subject to several mortgages. Terms cash immediately after the sale.
PETER J. DOOLING, Sheriff.
JOHN J. COAKLEY, Deputy Sheriff.

The news columns of The New York Times are unrivaled for impartiality and absolute fairness.

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Horace S. Ely & Company
REAL ESTATE
76 William Street

REAL ESTATE FOR EXCHANGE.

18 Valuable Parcels in PHILADELPHIA to exchange for New York property
WHAT HAVE YOU TO OFFER?
Spotts & Starr, Inc.
TIMES BLDG. BRYANT 4000

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49TH STREET
BETWEEN MADISON AND VANDERBILT AVES.
I am required to dispose of this high grade 5-story and basement business building; also 43x100; total area 25,000 sq. ft.
SALE OR LONG LEASE.
WILLIAM GLATZER ATTORNEY
152 WEST 42ND STREET

5th AVENUE
Building above 42nd St.
FOR LEASE
For 21 years. Possession.
Spotts & Starr, Inc.
Times Bldg. Bryant 4000

MANHATTAN—FOR SALE OR TO LET.

FOR SALE
Finest Residential Section
32 East 74th St.
4 story and basement private house, 20x100, 12 rooms, 4 baths; excellent condition.
PRICE $60,000.
MARK RAFALSKY & CO.
21 East 40th St. Vanderbilt 2027.

BRONX—FOR SALE OR TO LET.

15
TWO-FAMILY HOUSES
TAX EXEMPT.
Exclusive section of West Bronx, Teller Ave., between 168th and 169th Sts., east of Concourse; 13 rooms (6 and 7) and garage; private driveway; every modern improvement and luxury; terms to suit your own convenience. J. PIETTORTEBEL, 277 Broadway, N. Y. Phone Worth 2595.

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A Fine
Downtown Store and Basement
Is For Rent at
29 Barclay St.
Just west of Broadway
25x75 feet. Splendid show windows. Apply 187 Fulton St., N.Y.C.

LOFT

Manufacturing
310-14 HUDSON ST.
Sprinklered, Electric Light, Elevator, Power.
Apply 187 Fulton St., N. Y. C.

SUBLEASE—LOW RENT
50x100 LOFTS
237 Lafayette St. AT SPRING STREET
Light 4 Sides; Fireproof; Sprinklers. Manufacturing Permitted.
BRETT & WYCKOFF
385 Madison Ave. Vanderbilt 3828

62D ST., 17-19 WEST
Loft and Basement for rent, together or separate; excellent automobile location.
Chas. R. Schliess
15 West 62nd St. Columbus 8900

Tilmar Building
145 WEST 45th STREET
OFFICES $50 Up
ROBERT F. ZOBEL, on premises

TO LET FOR BUSINESS.

PENNSYLVANIA BUILDING

Worthy of Neighbors like these!

Perfection of transit facilities brought these institutions here and holds them here. Ideal transit assures maximum convenience and greater efficiency.

Sun-light flooded offices—permanently assured by the Pennsylvania Building's unique "T" shape—are available in units of 850 to 20,000 sq. ft. from March, 1925.

Let our space engineers plan your offices efficiently

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225 WEST 34th STREET
JULIUS TISHMAN & SONS, INC.
Owners and Builders
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BROWN, WHEELOCK, HARRIS, VOUGHT & CO., Inc.
Fifth Avenue—14 Wall Street
FENIMORE C. GOODE CO.
Fifth Avenue
Or Your Own Broker
Facing Pennsylvania Terminal

Business Properties — HESS INC. — Ashland 1500

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Desirable Apartments
For Immediate Occupancy

THE ESPLANADE
West End Avenue at 74th Street
No furnished suites
No transient guests
1 Room and Bath, $1300 up
2 Rooms and Bath, $2600 up
3 Rooms and 2 Baths, $3800 up
Including maid service and light
Also larger suites

THE BELNORD
Broadway, 86th to 87th Streets
Built around a Garden
One of the finest apartment houses in town
6, 7 and 8 rooms
Wonderful Rooms
Large Closets—Refrigeration

325 WEST END AVENUE
Northwest Corner of 75th Street
12 stories
9 rooms
Special apartment of 16 rooms

203 WEST 81ST STREET
East of Broadway
9 stories
3, 4 and 6 rooms

472 WEST END AVENUE
Southeast Corner of 83rd Street
7 stories
7 rooms

320 WEST 89TH STREET
Between West End and Riverside
9 stories
4 rooms

575 WEST END AVENUE
Southwest Corner of 88th Street
13 stories
5, 6 and 7 rooms

THE RIDGEWOOD
249 West 107th Street
Northeast Corner of Broadway
7 stories
6, 7 and 8 rooms

930 WEST END AVENUE
Between 105th and 106th Streets
7 stories
6 and 7 rooms

300 WEST 108TH STREET
Southwest Corner of Broadway
New 13 story Building
4 and 6 rooms

945 WEST END AVENUE
Northwest Corner of 106th Street
12 stories
9 rooms

THE DARTMOUTH
309 West 110th Street
Between Broadway and Amsterdam
12 stories
5, 6, 7 and 8 rooms

166 WEST 72ND STREET
Just East of Broadway
12 stories
3 and 4 rooms

THE ST. ALBANS
315 West 110th Street
Between Broadway and Amsterdam
12 stories
6, 7 and 8 rooms

215 WEST 75TH STREET
Northeast Corner of Broadway
New 13 story Building
2, 3, 4 and 5 rooms

290 RIVERSIDE DRIVE
North Corner of 101st Street
New 13 story Building
3, 4, 5 and 6 rooms

THE GRINNELL
Riverside Drive at 157th Street
9 stories, covering entire block
7 rooms

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TELEPHONE: VANDERBILT 2027 — 21 EAST 40th STREET
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BROADWAY at EIGHTY-SIXTH STREET
One of the finest Apartment houses in New York
Built Around a Garden
SPACIOUS ROOMS—LARGE CLOSETS
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6, 7 *and* 8 Rooms
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For Immediate Occupancy
Just Completed — **55 East 86th St.** — Just Completed
An Imposing Address ~ For Social Prestige
Arranged in Distinctive Suites of
8 Rooms, 3 Baths — 7 Rooms, 3 Baths
Also a few 3 and 4 Room Suites still available
At Particularly Attractive Rentals
Reference Essential — *Representative on Premises*

FOR OCCUPANCY NOW
This 5-room and 2-bath apartment of real charm in
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You can buy it with a small initial payment and the balance like rent.
Tennis, playground and other privileges.
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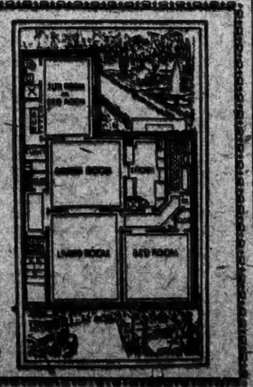
10 East 42nd Street — Murray Hill 9900



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IMMEDIATE POSSESSION
340 W. 86 St.
Near West End Ave.
2, 3, 6 & 8 Rooms
$1100 to $3800
MODERN 12 STORY APARTMENT
Representative on premises or
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5 and 6 Room
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David Greenebaum,
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HARTLEY HALL — Elevator Apt. House
485 CENTRAL PK. W. Corner 109th St.
7-Room Apartment
Large, light and attractive rooms. Choice location, opposite Park and convenient to all transit.
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CORNAGA & MOTT AVES.
FAR ROCKAWAY, N.Y.C.
Distinctive
Garden Apartments
4, 5, 6 Rooms
1½ 2 Baths
All Outside Rooms, Open Fireplaces. Children's Playground. 5 Otis Elevators. Latest oil-burning equipment, insuring constant, adequate heat. French Windows.
Every Apartment A Country Home
LOWEST RENTS
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MORTGAGE LOANS.
REPLACE YOUR MORTGAGE.
5 PER CENT.—INTEREST—6 PER CENT.
Unlimited Funds Are Available.
ANY AMOUNT.
Prompt Action; Reasonable Rates.
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SECOND MORTGAGES.
We purchase second mortgages, large and small; immediate consideration; brokers protected.
ENTERPRISE MORTGAGE CORPORATION,
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$450,000 TO LOAN on first, second, third mortgages immediately; prompt attention to applications. Charles S. Immordino, 507 40th St., Brooklyn. Sunset 2776.

MONEY to loan for smallest to largest amounts on city, second and third mortgages and leases; quick action. J. S. Jacobs, 536 Broadway, New York.

MONEY to lend on real estate first and second mortgages, leaseholds, garages or other good collateral. Glaser Holding Corp., 38 Wall St. Hanover 7700.

WE have a large amount available for first and second mortgages on Manhattan property; quick action. Morgan & Mansbach, 102 West 42d.

BUILDING loans, second mortgages; private party has ready money; low charges; quick answers. V 875 Times Downtown.

WILL INVEST MY OWN funds in good second, third mortgages, $5,000 up. T. K., 219 Times.

MORTGAGE specialist; quick action; reasonable fees. Henry Well, 38 Park Row.

1ST, 2D MORTGAGES, $5,000 to $175,000 for sale; principals only. T 366 Times.

MORTGAGE LOANS WANTED.
2D MORTGAGE of $30,000 for 5 years, on 3 6-story new law walk-ups, for sale; reasonable discount. Geo. Lane & Co., 247 Madison Av. Telephone Murray Hill 5082.

HOUSES AND ESTATES.
Manhattan For Sale or Rent.

108, WEST (near subway)—Four-story and basement, 12 rooms, 4 baths, electricity, redecorated; immediate possession; price $35,000, with $8,000 cash. A. V. Amy & Co., 160 West 72d St.

70's (near Broadway)—$8,000 cash buys 20-footer. Terms arranged. Joy-Dell Realty Corp., 161 West 72d.

70's (near 5th Av.)—Wide elevator house, 15 rooms, 3 baths; under market; close estate. Agent, Telephone Regent 7710.

108, Park block—80-foot 4 story and basement. Endicott 9685.

11TH ST., WEST—4-story and basement, 14 rooms, 4 baths, all improvements, steam heat; 5-year lease; $4,800 a year.
107TH ST., WEST (near Broadway)—4-story American basement, 10 rooms, 2 baths; terms; big bargain.
104TH ST., WEST (near Broadway)—3-story and basement, 12 rooms and 4 baths, steam heat, all improvements; 5-year lease; $4,500.
118TH ST., WEST—4-story and basement, 14 rooms, 3 baths, all improvements; three-year lease; rent $4,500; college section.
SHERMAN & KIRSCHNER,
1,641 Madison Av. — University 2287.

80S—Six-year lease and furniture; fifteen rooms, six baths. Schuyler 6269.

82D—Five years' lease, furniture, $2,500; 13 rooms and four baths. Schuyler 7981.

90TH, 312 WEST (near Riverside)—Five-story, well appointed dwelling, 14 rooms, 4 baths, for rent. Schuyler 6383.

90TH—House, 14 rooms, 4 baths; rent $175 month; must buy some furniture. Silverson, 23 West 42d.

154 EAST 93D STREET.
Three-story and basement private house.
Size 18.6x75.8x.
Price $21,000; 10 rooms; electricity.
LEON S. ALTMAYER, 62 EAST 90TH.

141ST ST., WEST (1 Hamilton Terrace)—For sale 3-family house; desirable location.

14TH ST., 841 WEST—14-room house, all improvements; 8 years' unexpired lease; rent $250 month. Inquire Lombardi, 208 West 40th St. Chickering 9818.

GREENWICH VILLAGE—Restricted street, 3-story basement, remodeled house, all improvements; suitable apartments, studio, rooms; 4½ subways; price $26,000; possession. Durost, 27 7th Av.

GREENWICH VILLAGE—3-story and store on good business street; $22,000 or will give long lease. Vaughn, 27 Greenwich Av. Chelsea 8393.

APARTMENTS FOR SALE OR TO LET.

HOUSES AND ESTATES.
Manhattan For Sale or Rent.

GREENWICH VILLAGE (Washington Square)—Desirable houses in this section for sale or rent. Edmund Yard, 158 West 11th.

PRIVATE house, West 90's—14 rooms, 4 baths, all improvements, 4-story and basement; 20-foot front; steam heat; possession 30 days, suitable terms. John M. Lawrence Real Estate, 102 West 85th St. Schuyler 4942.

FURNISHED RESIDENCE.
75th, East, to rent for season; charming, perfectly equipped 10 rooms, 3 baths, 6 fireplaces. Mrs. Davenport, 25 East 54th. Plaza 4082.

FIELDSTON—Rent, unfurnished, new 8-story, 9 rooms, 3 baths; grounds; all improvements; garage; near transportation. Gibson, Vanderbilt 5414.

PRIVATE HOUSE.
80th, 8th-9th, three-story, 18x100, 16-room; price $90,000; offer wanted. English, 1,551 Broadway.

BARGAINS—Chance lifetime for lessee, just off Central Park West; apartments all improvements, about $5 per room. Brewning, 29 West 81st. Telephone Trafalgar 4894.

BARGAIN—3-story residence, West 250, 923-925; only $4,000 required. Frank Gallard, 261 West 97th.

Bronx For Sale or Rent.

RIVERDALE (249E St.)—New artistic houses; stucco on hollow tile; 6 large light rooms and sun parlors each apartment; 2 car garages; modern in every detail; price $26,000; $8,000 cash; agent on premises. H. T. Whelan, 480 South Broadway. Phone Yonkers 2540.

RIVERDALE (262nd St.)—For sale, new artistic homes; tax exempt; 6 and 7 rooms; sun parlor, garages and large plots; modern in every detail; price $16,000 and $17,000; $3,000 cash required; agent on premises. H. T. Whelan, 480 South Broadway. Phone Yonkers 2540.

Brooklyn For Sale or Rent.

BAYRIDGE—For sale, one-family, brick, 7 rooms, tile bath; shower, parquet, laundry, steam, instantaneous heater, on Ridge Boulevard in 80s. Sterling 7962.

BAY RIDGE—Private residence; splendid location; 11 rooms, 3 baths; sun porch; garage; lot 50x100. 8204 Ridge Boulevard.

FLATBUSH—Argyle Road, handsome house in prefect neighborhood on beautiful plot 60x100, with high-class 2-car garage with chauffeur's lavatory and wash stand; this magnificent home has 4 rooms on ground floor and 4 sleeping chambers and bath on second floor; maid's room and bath; complete this lovely home; newly painted; new roof; could not be duplicated for $30,000; asking $24,000. Owner, D. Fisher Co., 180 Remsen St. Main 7300.

FLATBUSH—Positively greatest bargain; elegant 11 rooms, enclosed porch, 2-family, semi-detached brick house; 80x100; 2-car garage; tenant pays $100 rent upon floor; every modern improvement conceivable; choice location; owner must sell at once; best terms. Call 1,171 East 19th St., between Ave. K and L. Dewey 4163.

FLATBUSH—Absolute sacrifice; exquisite one-family house; 9 spacious rooms and bath; two-car garage and beautiful plot, 50x189; price reduced from $22,000 to $17,000; act quickly if you have been looking for such an unheard of proposition. James E. Fisher Co., 180 Remsen St. Main 7300.

FLATBUSH—Near Albemarle Road, brick house, newly decorated, 7 spacious rooms and large bath; has fine yard; price $11,000. James E. Fisher Co. Main 7300.

ONE-FAMILY, brick, 7 rooms, tiled bath, shower, parquet, all improvements; on Ridge Boulevard in 80s. Shore Road 1963.

Queens For Sale or Rent.

BROADWAY-ON-THE-HILL, FLUSHING.
Beautiful Colonial home, tax exempt, 8 rooms, 2-baths, sun parlor, pergola porch, fireplace, built-in bookcase, built-in garage; steam heat; plot 80x100; 15 minutes Manhattan 5 minutes schools, churches, stores; select neighborhood; daily, evening Sundays. Frohwitter, 90-50 Sutphin Blvd., block from Jamaica station. Phone Jamaica 8257.

Long Island For Sale or Rent.

BROADWAY-FLUSHING.
Beautiful corner colonial, large plot, beautiful residential section; garage; 20 minutes Penn. Station; $19,000; easy terms. Flushing 3020.

BROADWAY-FLUSHING.
Beautiful cottage, large plot, beautiful section, six rooms and bath; all improvements; $12,500; easy terms. Flushing 5060.

FOREST HILLS GARDENS—Unusual bargain, 7 large rooms, 2 baths, sun parlor; $4,000 cash; first mortgage $9,000. Owner, Boulevard 9340.

HEMPSTEAD—Unexpected circumstances force immediate disposal; six delightful rooms, bath, completely decorated, steam, shades, screens, attic, profusion shrubs, fine garage; six minutes station; savings bank mortgage $4,500; owner offers absolute bargain, $8,900. Rector 4883, Hempstead 404R.

HUNTINGTON HARBOR—On high ground, within 200 feet of the beach, commanding the finest water views on Long Island; semi-bungalow, 5 large rooms with space for two more, tile bath, fireplace; all improvements; plot about ½ acre; owner sacrifices; beach 350 feet in length; deep anchorage; price for quick sale $9,000; terms. Daniel Gale, 389 New York Av., Huntington, L. I. Phones 972 or 1180.

JAMAICA'S Finest Park Hill Section—Distinctive type house, plot 2,000 square feet, offered $2,900 reduction; 20 minutes Manhattan; 235 trains daily; 8-cent fare; steam, parquetry floors, pavement, tile built-in bath, kitchen, equipped breakfast room; quarry tile sun parlor, garage; positively great bargain; $1,000 cash, $40 monthly; principal. McNeece, builder. Union Hall St., Jamaica. Phone Jamaica 8010 daily.

NEW GARDENS—7 rooms, 2 baths; garage; sacrifice $17,500. Richmond Hill 1407W.

NEPONSIT—$50 monthly to May 1; six-room modern cottage, completely furnished, garage, electric, attractive location. Phone Belle Harbor 3094W.

RICHMOND HILL (10,788 116th)—House detached, seven rooms, bath, all improvements, newly decorated, good neighborhood; $10. Chelsea 8186.

WOODSIDE, L. I.
Will sacrifice on account of late season six 2-family, tax exempt, stucco houses, 11 rooms, sun parlors, all latest improvements; unexpired lease; Richmond Boulevard, Av. "L" and L. I. Railroad; houses two blocks from Woodside station; easy terms. Inquire at 3,748 64th St.

FOR SALE IN BROADWAY-FLUSHING.
Within two blocks of L. I. R. R. Station and 20 minutes to Pennsylvania Station, N. Y.
Exclusive neighborhood; two-car garages; must be seen to appreciate; living conditions and transit facilities.
Corner, 10 rooms, 2 baths. Price...$17,500.00
Colonial frame house, 6 rooms and bath.....16,000.00
Colonial frame house, 7 rooms and bath.....16,000.00
On plots 50x100; terms can be arranged that will pay you 6% on your investment and the rent you are paying now will pay off the mortgages.
LOUIS H. VIEMEISTER,
Real Estate and Insurance,
608 Manhattan Av., Brooklyn, N. Y.

COMMUTER'S home, 6 rooms, bathroom; all modern improvements; plot 50x100; price $5,350; $500 down, balance easy payments; immediate possession. Write G., 933 Columbus Av.

Westchester County For Sale or Rent.

GREENACRES—HARTSDALE.
OWNER LEAVING TOWN,
will sacrifice his beautiful stucco, tree built, low tile and frame dwelling; centre hall, large living room, open porch, dining room, pantry, kitchen; second floor, 4 master rooms, 2 tiled baths; third floor, 3 rooms, bath; 2-car garage, steam heat; 2 fireplaces; plot 100x200; beautifully landscaped. Apply to my agent, Chauncey B. Griffen, Depot Plaza, White Plains. Tel. White Plains 3378, or 18 East 41st St. Tel. Murray Hill 6328.

HARMON-ON-HUDSON—Four-room apartment; adults; improvements; easy commuting; reasonable. A. Frank. Telephone LARCHMONT—New 6-room stucco home, large living room, open fireplace, glass enclosed solarium, dining room, kitchen; 3 large bedrooms, tiled bath; copper leaders and gutters, hot water heat; garage; best residential section; convenient to all centres; must be seen to be appreciated; asking $18,000; terms; make us an offer. Chauncey B. Griffen, 95 Post Road, Larchmont. Tel. Larchmont 500, or 18 East 41st St. Tel. Murray Hill 6328.

LARCHMONT.
A chance to get a home of the best construction at large plot; living room 35 feet long, dining room and kitchen. Second floor has 3 bedrooms, tile bath. Garage. Phone Larchmont 623 or write Thos. E. BUTTON,
Weichardt Real Estate,
46 Boston Post Road,
Larchmont, N. Y.

LARCHMONT.
Spanish villa of stucco construction with tile roof, commandingly situated on an attractive plot with a superb view of Long Island Sound; contains 6 rooms and 2 tiled baths with room for maid's room and bath; heated garage and every convenience; an unusual place at $19,000. Apply Fish & Marvin, Larchmont Av., phone Larchmont 700, or 527 5th Av., N. Y., phone Murray Hill 6800.

LARCHMONT.
Quaint six-room house, old English type; great stone chimney, with all modern; extra large master's bedrooms and living rooms; built-in garage; fine grounds; $16,000; terms.
GEO. A. POWERS, 75 Chatsworth Av., at Railroad Station, Larchmont 1062.

LARCHMONT—Look this up for a rare opportunity; beautiful bungalow, 7 rooms, 2 baths each; garages; choice location. Keller, owner, Room 1103, 103 West 42d. Phone Bryant 5261.

HOUSES AND ESTATES.
Westchester County For Sale or Rent.

LARCHMONT MANOR—Exceedingly attractive new cottage, at 6 spacious rooms, tiled bath, every modern appointment, private beach privilege, convenient to station, stores and school; ready for immediate occupancy; bargain at $11,000 for quick sale. DRUMMOND REALTY CORP.,
17 East 42d St. Phone Murray Hill 7232.

83 Beston Post Road, Larchmont. Phone 564.

LARCHMONT—Nice home, six rooms, bath, steam heat; "built-in" garage; plot 50x100; fine location; if sold this month can be bought for $11,000, $5,000 cash. M. J. NORWOOD, 66 Post Road. Tel. 1054 Larchmont, N. Y.

MOUNT VERNON—Should one will buy exceptional bargain; modern, spacious, seven-room stucco home, two baths, sun parlor; garage; plot 100x100; Chester Hill; for $12,000; JUST redecorated; house two years old. F. O. Box 265, Mount Vernon, N. Y.

NEW ROCHELLE.
A real Colonial home built by well-known architect in Forest Heights section; contains 8 well arranged rooms, 3 tiled baths, 4 open fireplaces, open and enclosed porch, all latest improvements; garage with chauffeur's quarters; ¼ acre of land; fine fruit and shade trees, berry bushes, vegetable garden and perennials; exceptional value at $27,000; owner open to offer. Apply N. 1866, Fish & Marvin, 11-13 North Av., New Rochelle, N. Y., phone New Rochelle 140 or 527 5th Av., N. Y., phone Murray Hill 6328.

NEW ROCHELLE—A real home of absolute worth—8 rooms, tile bath, open electricity, oak, chestnut and white enamel trim; comb grain pine floors; field stone fireplace; screens, awnings; "sanitas" walls and ceilings second floor; garage 12x20; plot 50x128; fine park location; convenient to schools, depot, &c.; price $15,000.
McCANN AGENCY, REALTORS,
11 North Av. Tel. 790, New Rochelle, N. Y.

NEW ROCHELLE—In one of the best sections, this charming new Colonial house, 7 splendid rooms, 2 tile baths, oak floors, French doors, sun porch, large plot; convenient to schools, shopping and trains, average. Price reduced to $14,500. See today. DRUMMOND REALTY CORP.,
17 East 42d St. Phone Murray Hill 7232.

128 Hugenot St., New Rochelle. Phone 3242.

NEW ROCHELLE—New semi-detached home for rent, furnished or unfurnished, by year or short term lease; 7 rooms, 2 tiled baths, sun porch; garage, hot water heat; all conveniences; Lakeview; near car line; convenient to trains. Owner on premises, 286 Clove Rd.

PELHAM.
Two wonderful brick house bargains.
Situated in the most beautiful part of Pelham are two wonderful brick houses, each consisting of 10 rooms and 3 baths, sun parlor; hot water heat; 3 tiled floors; four open fires; high location; tiled roof; gas and electricity; price $60,000.
BLACKMAN & COUENHOVEN, INC.,
12 North Av., New Rochelle.
Tel. 4300. Est. 1876.
CLOSED ON SUNDAY.

PELHAM—Sacrifice, $15,000, under cost; near station; solid brick construction; heavy tile roof; nine enormous rooms, two dressing rooms, four baths; double garage; steam heat; oak floors; vacuum service; incinerator; electric refrigerator; tiled kitchen; easy terms; biggest bargain in years. Thomas J. Good, Pelham, N. Y. Telephone 5845 Pelham.

PELHAM BARGAINS.
9 rooms, bath.....$12,500
7 rooms and 2 baths.....16,000
8 rooms and 3 baths.....22,000
All improvements; garages; 20 per cent. initial payment, balance on terms.
PRINCE & RIPLEY,
Pelham Manor. Tel. Pelham 1165.

PELHAM.
Owner going to Seattle has authorized us to offer his new stucco house for $2,000 under list price; fine, high location; plot 67x165; 6 rooms, 3 baths; every modern appointment; 2-car garage; look at this today. Call Prince & Ripley, Pelham 1165, or Murray Hill 0535.

PELHAM—English stucco and timber home on beautifully landscaped plot, 9 rooms, 3 baths, enclosed sun porch; every modern convenience; 2-car garage; change in owner's business compels him to sacrifice. Chauncey B. Griffen, Shore Road, Pelham Manor. Tel. Pelham 1160, or 18 East 41st St. Tel. Murray Hill 6328.

PELHAM—Beautifully located NEW English house, genuine bargain, $17,500; 7 rooms, solarium, 3 tiled baths, shower; cedar closets, fireplace; garage; numerous other comfortable conveniences.
KIRK, 9 Crary Av., Mount Vernon, N. Y.

PELHAM MANOR
TO RENT.
New stucco private home; 6 rooms, 2 tiled baths; garage; Esplanade and Carol Place; finest residential section; rentals $180 to $175; write for illustrated booklet. T. John Alden Co., Esplanade and Carol Place, Pelham Manor. Telephone 6300 Pelham.

PELHAM MANOR—Owner leaving town offers beautiful Colonial home; contains huge living room, sun parlor, den, &c., on first floor; 4 bedrooms, 2 tile baths on second; maid's room and bath; heated garage; attractively shrubbed; plot 150x125; extremely low price for quick sale. Murray Parks, 1,315 Pelhamdale Av. Pelham 4748.

RYE—Cozy cottage in carefully restricted residential park, beautifully planted with trees and shrubs; just off the main road, but with all convenience; good school; furnished or unfurnished; $85 per month. J. Magill, 247 East 42d St. Murray Hill 0690.

RYE—Cozy English Hillside cottage, rough stucco finish, high ceiling; living room; artistic stone fireplace; in splendid condition; stucco garage; $12,500. $2,000 cash. J. J. Magill, 247 East 42d St. Murray Hill 0690.

RYE—ENGLISH "GARDEN HOMES," furnished & unfurnished, $1,500 to $4,000 yearly. EDNA A. DRUMMOND—NR. STATION, 90 Purchase St. Tel. Rye N. Y. 911.

SCARSDALE.
Exceptional offer. Frame Colonial house with center hall, living room, dining room, breakfast nook, kitchen on 1st floor; 3 bedrooms and bath on 2nd floor; 1-car garage attached. Situated on plot 75 x 106; convenient to schools, church and station. Price $16,000; this week only. For further information apply to FISH & MARVIN, Scarsdale, N. Y., phone Scarsdale 610, or 527 5th Av., N. Y., phone Murray Hill 6800.

SCARSDALE—Rental bargain; $1175 with refrigerator, brand NEW Colonial, eight rooms, three baths; garage; beautiful grounds; handsomely decorated; finest gas range, quality shades; screens.
KIRK, 9 Crary Av., Mount Vernon, N. Y.

WALGROVE PARK, Dobbs Ferry — New Dutch Colonial house; six rooms, bath and toilet on cellar; breakfast nook, pantry, sun parlor and balcony; ample closets; space for laundry; hot water heat; fireplace; plot 51x2d. Joseph R. Wood, telephone Dobbs Ferry 280.

WHITE PLAINS—New house in the highlands; 9 rooms, tile bath on first floor throughout; fireplace; beautiful electric fixtures, screens, screen doors, shades, curtain rods, gas range, laundry in cellar; garage; plot 80x100; price $14,000; reasonable amount cash needed, balance easy terms. Write or phone owner, Jane E. Schmitt, White Plains, N. Y. Tel. 6009M.

STUCCO, tile roof residence, wonderful, high corner Chestnut location; large plot; owner lavish on appointments; interior trim, floors and finish; 10 rooms, 3 baths, sleeping porch, large veranda; everything in perfect condition; fine trees and shrubbery; ready to occupy; some one appreciating a real bargain will get this; will it be you? For price and appointment to inspect call Prospect 7600, Mt. Vernon, N. Y. Tel. Oakwood 7600.

ARE YOU BUYING A HOME OR A HOUSE?
IF A HOUSE, CALL ANYBODY. IF A HOME, I WANT TO SHOW YOU A HOME—8 rooms, 2 baths, 2 glassed-in porches; 66x100 ft. lot; Tiffany walls, tile kitchen, tile bath and shower, hardwood floors, vapor heat—everything a modern home can have; 1-car garage with 2 rooms and bath; worth $20,000; if sold from this ad at once, $21,500; terms. Owner, Forest & Elmwood Av., Rye, N. Y. Phone 344-J.

BEAUTIFUL double dwelling; unusually attractive design; near two stations; highly restricted residential section; $1,800 per apartment pays charges; owner living practically rent free) 30 minutes Grand Central; special reasons for selling. Phone 9060 Murray Hill.

AT Colonial Heights, new sunny House log of Hill; 8 bedrooms, 3 baths, living room 16x26, sun parlor; open verandas; price $21,000, or might rent to select family at $200 monthly. H. Tasker, 104 Nassau St., Rockville Centre, L. I.

FOR SALE or rent at Mount Vernon; attractive stucco residence; nearly new; nine rooms, three baths; sun parlor; two-car garage; $250 monthly. Mr. Herkimer, 7 East 42d St., N. Y. Tel. 6789 Murray Hill.

TO RENT—Furnished, November to May, on Chester Hill, Mount Vernon, N. Y.; lovely sunny corner house; 8 minutes' walk from station; rent $200 monthly to careful party. ANDERSON REALTY CO., 161 West 42d St.

TO RENT for Winter, comfortable house near station and school; four master's, 3 servants' bedrooms, four baths, 1 master's bedroom and bath, ground floor; hot water heat; garage. Telephone Rye 491.

SEND for free descriptive list, "Westchester Homes Incomparable," $12,000 upward. WHITE REALTY CO., 67 Prospect Av., Mount Vernon.

$18,000—Attractive new Dutch Colonial, 7 rooms, 2 porches, oak floors, tile bath, garage. Kangerer's Office, Greenwood 8.R.R.

NEW seven-room house, Worrell, 3,436 Tatem Av., Pelham Parkway station, Westchester & Boston Railroad. Astor Villages.

$35 MONTHLY, $700 cash, buys new stucco cottage, 6 rooms, all improvements. Stillwell, Elmsford, N. Y. Tel. 252 Elmsford.

AT AVE—Very attractive, modern sight-room house, furnished or unfurnished. Best spot. Phone 1104 Rye.

FOR Mount Vernon homes, sale, rent, see ANDERSON REALTY CO. Oakwood 6800.

8 o'Clock Tonight
For Classified Section next Sunday, advertisements except display Real Estate must be received before 8 o'clock tonight.

Advertisements for daily editions must be received before 4 P. M. or the day preceding publication.

Telephone LACkawanna 1000.

HOUSES AND ESTATES.
Westchester County For Sale or Rent.

WILL SACRIFICE IF RENTED IMMEDIATELY—RYE—Owner leaving town will rent furnished for the Winter or by the year her desirable cottage nicely located among trees on one-half acre of land, less than three minutes' walk from station and school; three master bedrooms and two baths, maid's room and one-car garage. Apply LLOYD E. APPLETON, 190 Post Road, Rye, N. Y. Tel. 1060 Rye.

New York State For Sale or Rent.

COUNTRY ESTATE, 2 miles from city, 62 acres, largely fruited, handsome stone house of Spanish architecture, 7 immense rooms, 2 baths, sun parlor and sleeping porch; completely furnished with finest furniture; tenant house, barns, garages, &c. Hill & Hawkins, 37 Smith St., Newburgh, N. Y.

New Jersey For Sale or Rent.

ENGLEWOOD—WEST ENGLEWOOD.
New 6 and 7 room homes on a small estate, 50x226, with plenty of shade trees, enclosed sun room with radiator and French doors, steam heat in every room, double shingle on lower half, to be painted same as clapboard, tile bath with built-in tub, one-piece sink in kitchen and white enamel gas range, pantry with built-in cabinets, living room 12x22, large dining room, double oak floors, chestnut trim, B. W. cable wiring, linen and guest closets, three big bedrooms with closet in each and large attic which can be used as an additional bedroom; house set back 50 feet from street, sidewalks, macadam road, gas, water, electricity; no assessments; near station, stores, buses, trolley, churches and schools; price only $7,500; first mortgage $4,500; $47.50 per month pays principal and interest.
REIS, Realtor.
Teaneck Road and West Englewood Av., West Englewood, N. J. Phone Englewood 1873-W. Send for descriptive booklet. Open daily and Sundays.

ENGLEWOOD, N. J.—For rent, furnished or unfurnished, attractive stucco house, 10 rooms and three baths; hot water heat, three-car garage; unfurnished $175, furnished $200. Phone Frank B. Probst, Englewood 1880.

GLEN ROCK HEIGHTS corner, large semi-bungalow, 8 rooms, bath, oak floors, fireplace, steam heat, possession 2 months; good purchase. Bedell, 50 West Broadway, Manhattan.

HAWORTH—Will rent very reasonable, six months or longer, six-room and bath modern home, furnished or unfurnished; garage; immediate possession; purchase option if desired. Phone Dumont 427R.

PLAINFIELD — Bargain — extraordinary, $25,000 home for $18,500; mortgage $14,000; balance easy terms; 8 blocks to station, 2 blocks to trolley and school; finest section; well shaded; 10 rooms, 2 baths; 2-car garage; lot 100x200. Ask for photo. Owner, Box 127, Plainfield, N. J.

RIDGEFIELD PARK—Wonderful opportunity, new 6-room Craftsman home, cabinet gas range, water heater, steam heat; hard wood trim; corner plot, 81x120; sewer, paved street; price $7,000; cash $1,000; monthly $55. 2-family stucco, 12 rooms, 2 baths; all improvements; paved street; $8,500 on easy terms. Come out today! John A. Baldwin, opposite station.

LAKEWOOD, N. J.—Sixty-room hotel, furnished. Dr. Joyce, 467 5th St., Brooklyn.

RIDGEWOOD—Attractive home with 1½-acre plot; running brook, lawns, shade and fruit trees; well-built, six rooms, bath; all improvements; garage; convenient depot and school; 40 minutes commuting service; $9,500; photos. Buckley Wheeler, Ridgewood.

RIDGEWOOD, N. J.—Finely built house of six rooms, sun parlor; nearly new; hot water heat, oak floors, chestnut trim, fireplace, copper screens, awnings; large lot; nicely located; $10,500; terms. J. S. Mittag Jr. Realty Co.

RIDGEWOOD—High wooded plot, Colonial, eight rooms, two baths; steam heat; garage; possession. Bedell, 50 West Broadway, Manhattan.

HERE IS THAT BARGAIN YOU HAVE BEEN WAITING FOR ! ! !
Builder must sacrifice at once, six-room, easy housekeeping home, that is eight minutes' walk to West Shore R. R. and ten to Erie; 4 blocks from Ft. Lee Trolley, stores, churches and grammar school; high school three blocks; house contains large, bright living and dining rooms, modern kitchen, pantry, with built-in ironing board and breakfast table in kitchen; hardwood floors and chestnut trim downstairs; large front porch; 3 lovely bedrooms and large tiled bath; attic stairs to large open attic; white enamel trim with mahogany doors upstairs; built of the best materials and careful workmanship; plot 50x100, on highest elevation overlooking surroundings.
SACRIFICE PRICE, $7,800;
AS LOW AS $1,000 CASH,
PAYMENTS, $65 MONTHLY.
This is the best bargain we ever offered.
SEE THIS HOME HERE
HALLBERG & LONGFELLOW, Inc.
Offices on Trolley at Palisade Av., Bogota and West Shore R. R. Sta. on Fort Lee Road, Bogota, N. J.

OWNER must sacrifice house built for home; seven rooms, sun porch; every convenience, hot-water heat, screens, shades, awnings, garage; corner property; must be seen to be appreciated. BUCHANAN, 255 Grand Av., Palisades Park, N. J.

FOR RENT furnished, eight rooms, all improvements, garage, near depot, schools, &c.; $100 per month. Geo. Albertson, owner, Westwood, N. J.

FREE LIST of houses for sale. Write EDWARD LEISE, Harrington Park, N. J.

FREE list of houses for sale and rent. Write Van Winkle Co., Rutherford, N. J.

Connecticut-New England For Sale or Rent.

SILVERMINE—Artist's colony; house containing five rooms and bath, heat, electric light, fireplace, garage; 1¼ acres; $6,750; small cash payment. Williams-Dexter Co., Inc., 23 Perry St., Chelsea 7360.

HOUSES AND ESTATES WANTED.
ON Long Island Sound, Westchester County or Connecticut shore; furnished house preferred, with screens. K 945 Times Downtown.

DENTIST wishes to purchase east side dwelling below 86th, west of Lexington; only bargain considered. R. P., 271 Times.

PRIVATE house wanted, west side, below 96th; about 14 rooms; not over $35,000; cash $15,000. Rodman, 94 Wall.

HAVE clients to lease or buy private houses. De Roos, 110 West 34th.

LOTS AND LAND.
Manhattan.

171ST, WEST—Fine elevator apartment site; 125x100; cheap. Box 312, Yonkers.

WASHINGTON HEIGHTS—Plot, overlooking Riverside Drive; building loan and liberal subordination. GILLEN, 782 West 181st St.

GARAGE PLOT IN HARLEM.
100x100. Price $70,000.
SPOTTS & STARR, INC.,
Times Bldg. Bryant 4000.

Bronx.

178TH ST., WEST—Fine apartment site, 100x100 feet; near new school on 178th St. See A. J. Clancy, 618 Montague St., Brooklyn.

Brooklyn-Queens.

BUILDERS—See me for desirable lots in Hollis; fine location, good transit; reasonable prices; subordination terms. E. V. Adolph, 39 Union Hall St., Jamaica, N. Y.

Staten Island.

SACRIFICE, 24 acres land; consisting about 400 lots, at $75 each; 2 blocks from Richmond Rd. trolley line; amongst populated neighborhood; land is particularly useful for erection of large factory; excellent opportunity for builder or operator; will exchange for other property or subordinate; land reached from Staten Island Ferry within 15 minutes; can be bought great bargain upon suitable terms. Apply Gatehouse Bros., 87 Chestnut St., Brooklyn, N. Y.

Long Island.

FLORAL PARK—2 lots, 25x100; easy station; sacrifice; owner, Longacre 2371.

Westchester County.

CRESTWOOD, N. Y.—Plot suitable for apartment, near Bronx Parkway; also 7-room house for rent; no agents. T 2105 Times.

New Jersey.

SARASOTA, FLORIDA.
EXCEPTIONAL SUBDIVISION PROPOSITION.
Eighty acres of improved land on paved road near Sarasota. There are 1,500 bearing orange and grapefruit trees in perfect condition on this property; also, three dwellings, electric light plant; water system; tractors and all equipment for farming purposes. Ideal subdivision location, all ready to put in streets, stake and sell. Write for further information, Dean-Dyer Company, Inc., Sarasota, Florida.

LOTS AND LAND WANTED.
WE WILL purchase garage sites; also lots for stores any section of Long Island; price; diagram. Blake, 196-09 Chootaw Av., Hollis, L. I.

FLOTS or buildings, suitable for garage purposes. Lichtenstein, 1,457 Broadway. Bryant 7844.

GARAGE plots wanted, Manhattan, Bronx, Brooklyn. S. Rubin, 1,927 Davidson Av., Bronx.

REAL ESTATE FOR EXCHANGE.
VALUABLE west side elevator apartment house offered in exchange for large Westchester, Long Island or suburban New Jersey estate.
What have you to offer?
James J. Etchingham, Inc.,
181 Columbus Av. Phone Trafalgar 4363.

SCARSDALE, N

OFFICES.
Manhattan-Bronx For Rent.
Continued from preceding page.

28TH ST., 37 EAST.
ONE MONTH'S RENT FREE.
Newly decorated offices in white paint, new chandeliers; courteous superintendent; right near subway station; rents $65 upward.

42D and Broadway (Longacre Building)—Office space and mahogany desk, $25 monthly. Room 812. Bryant 7619, 1,476 Broadway.

42D (cor. Madison)—Large, outside private office facing street; neatly furnished. Baumeister, 17 East 45th. Murray Hill 3817.

42D ST., NEAR 5TH AV.
Small light office, $35.
Salmon, Room 304, 17 West 42d St.

42D, 101 WEST—Furnished front offices, Times Square district; large advertising windows, 3 desks, &c.; $30 monthly. Dillon.

42D ST (corner Broadway)—Light office; $60 monthly; furnished if desired. Room 731, Knickerbocker Bldg. Phone Bryant 0800.

42D, 110 EAST—Sublet $120 per month, large, attractive space in New Bowery Bank Building, Room 1212.

42D, 2 WEST—Desirable private office; immediate occupancy; telephone available; secretarial services if desired. Apply Room 303.

43D, 25 WEST—Several desirable offices to rent, modern building. Call Vanderbilt 1173 or apply Room 910.

44TH ST.-MADISON AV. (Borden Building—Very desirable 2-room office suite; rent reasonable. Call Murray Hill 7770 or inquire Room 1306.

47TH ST., 245 WEST (Rémaz Bldg.), near Broadway—Office with partition, $40 mo.

52D, 153 WEST—LIGHT, LARGE, SMALL OFFICES; FULL SERVICE.

120TH, 414 WEST—1 large room in basement; can be used as office, business; electricity, telephone. Apply Superintendent.

BROADWAY or 5th Av. Address—Most beautifully furnished offices and best service in city; mahogany desks, $15 up; mail privilege, $4; stenographers, bulletin and phone listing. Shaw, 925 Broadway; 151 5th Av.

BROADWAY, 198, Room 805—Insurance broker will let part light, airy office; low rental. Chickering 7815.

BROADWAY, 1,770 (Room 1107)—Part private furnished office; telephone; stenographer; $60. Madison Square 10125.

BROADWAY, 135—Furnished elaborately; independent two-room mahogany suite; $80. Rector 7773.

BROADWAY, 160—Attractive office to rent, part or whole; reasonable. Suite 1209.

BROADWAY, 1,123, Room 614—Desirable office and desk room. Gaehr & Co.

BROADWAY, 1,393 (38th)—Office and desk room, secretarial rentals; one flight up.

CHURCH ST., 80 (Room 475)—Desirable, light, well ventilated; all accommodations; reasonable.

COLUMBUS CIRCLE.
SPECIAL LOW RENTAL.
Daylight office containing 700 sq. ft.; rental $900 per year; 450 sq. ft. $500 per year; suitable artist, engineer, lawyer &c. BOH REALTY CORP., 242 West 58th St. Circle 2841.

KNICKERBOCKER BLDG.—2,100 square feet, sublet corner, six offices; large outer office; light, airy; A1 location; lawyers, insurance brokers. Room 921, 152 West 42d.

MADISON AV., 342 (Canadian Pacific Building)—Large, light, private offices, telephone service; reasonable rental; immediate possession. Room 604.

MADISON AV. & 42D ST.—Desirable small office, entirely separate and private, first-class building; excellent location. Room 1060 National City Building.

MADISON AV., 601 (57th)—Two and three room offices; also harbor view; $75 and $90.

PARK ROW BUILDING, 15 Park Row—Will sublet front office facing Broadway and Park Row; light, airy. Suite 408-06.

SINGER BUILDING—Small furnished office; reasonable; service if desired. Telephone Cortlandt 8460.

STRAUS BUILDING, 8th Av.-46th—Private office; all facilities available. Room 902.

WALL ST., 90—Attractive office to sublet, about 600 square feet partition; overlooking river; rent $75 monthly. Phone John 0900, Room 611.

WEST ST., 90—Private, light, with, without service, downtown; reasonable. Rector 1240.

OFFICE to sublet, Nov. 1, Room 726B Canadian Pacific Building, 342 Madison Av.; especially desirable front office, about 300 square feet, with partition; rent $1,300 per year; want to sell practically new furniture and floor covering. Murray Hill 2490.

OFFICES.
$20 month and up.
236 West 55th Street,
at Broadway.
Also a few completely furnished.

OFFICES—Three rooms, furnished, 406 sq. ft.; block from Grand Central Station, Park Av., 11th floor; unobstructed light; telephones installed. Call Murray Hill 0477.

DOUBLE OFFICE sublet, overlooking Columbus Circle. Centrally lighted, fire proof building; 24-hour service; rent reasonable. Phone Melrose 4185.

CERTIFIED public accountant desiring to open own office, but high-grade office, wishes to hear from attorney to share expense. E 190 Times.

ATTRACTIVE private office to let. 302 Broadway, Room 606. Desirable for professional.

BEAUTIFUL mahogany furnished office, partitioned, to lease, reasonable. Knickerbocker Bldg., Room 921, 152 West 42d.

SAVE money; furnished private office, telephone, stenographer, $30. 246 5th Av. Franklin.

WILL share small outside office; phone, stenographer, desk. Bowling Green 6868.

ENGINEERING district, all light offices, large and small suites, 135 Liberty St.

DESK, $15; mail, telephone privileges, $5; furnished office, $30. Duane, 296 Broadway.

OFFICES—Desk room, mailing privilege, telephone. Seneca Co., 145 West 45th St.

Other Sections For Rent.

TWO or three offices to let, all improvements, suitable for any profession and partly equipped for dentist. Write or inquire J. Smith, 132 North Main St., Port Chester, N. Y.

DESK ROOM

Manhattan-Bronx For Rent.

5TH AV., 309-311, SUITE 211.
Mail address, telephone messages carefully taken, $5 for two months, with use of desk. Ask for Mr. Boardman.

54TH, 52 EAST—Desk room, $5-$12.50 monthly; secretarial service; mail, phone listings, mail privilege, 32 monthly. Koch.

84TH, 19 WEST—Private office, desk, $15-$20; mail and phone privileges, $5. Levins.

44TH, 25 WEST (off 5th Av.)—Desirable desk space; mail and telephone service. Apply Room 1011.

46TH ST., 15 EAST—Desk room with service, reasonable. Dougherty, Room 402.

BROADWAY, 1,437 (42d St.)—Desk room, private office, with real estate broker; lawyers, accountants preferred; reasonable. Room 910.

BROADWAY, 1,170 (Room 1107)—Desk room, furnished office, telephone, stenographic, $20. Madison Square 10125.

BROADWAY, 1,170—Desk room or small private office; telephone, stenographer. Room 902.

CHURCH ST., 6 (Room 505)—Large desk; stenographer and telephone; reasonable.

GRAND CENTRAL TERMINAL, 1,720—Attractive offices; reasonable rent; telephone; stenographic services; reasonable rent.

KNICKERBOCKER BUILDING (628)—Desk room, furnished, private office, mailing privileges, telephone; reasonable.

MADISON AV., 342 (Canadian Pacific Building)—Congenial surroundings; telephone service. Room 504.

UNION SQUARE, 32—Desk, stock room, office; mail, phone service. Room 902.

DESK ROOM—Splendid location; mailing privilege alone if you wish; select clientele; rates reasonable. Call in person, Suite 539, 39 Church St. (Hudson Terminal Bldg.)

SINGER BUILDING—Elaborately furnished, quiet, refined private office or desk room; references. Call Adams, Cortlandt 3717, $25-$100.

MAILING privilege and telephone and representation in modern office, $10 monthly. Longacre Building, 1,476 Broadway, Room 812. Bryant 7619.

PRIVATE desk, $12.50; desk privilege, $3 monthly; complete service, mail, phone listings; mail, 32. KOCH, 52 East 54th.

DESK, private office, telephone, stenographer, $15 monthly. 246 5th Av. (29th). Franklin.

DESK ROOM in private office, telephone and use; ideal location. 1006 Times Building. Bryant 9208.

DESK ROOM—Excellent location, light; reasonable, $15. Chas. Harmon & Co., Inc., 41 Union Square W., New York.

DESK ROOM, light; reasonable; telephone, stenographer. Room 605, 132 West 43d St.

DESK, $10; furnished office, $30, including service; mailing $3. Kerfut, 221 Broadway.

DESK ROOM in professional office; service; low rental. 1,123 Broadway, Room 908.

PRIVATE OFFICE, desk complete office service, $15. 246 5th Av., first floor.

DESK $15; office, furnished, $25; mail, $3. Nelles, 125 Church, cor. Warren.

BUSINESS PLACES (Miscellaneous)

All Sections For Sale or Rent.

AMSTERDAM AV. (near 83d St.)—Active location, small store, rent reasonable. Apply Cross & Brown Co., 270 Madison Av., Calcomis 70-80.

MADISON AV., 122 (cor. 26th)—Suitable for any business, office or showroom.

SHOW ROOM, 110 East 31st; large street window; suitable ladies' tailor, furrier, upholstering, beauty parlor, high class business. Rent $75. Throckorn, 119 West 40th.

Furnished—East Side.

8TH, 18 EAST—Attractively furnished three-room apartment, spacious living room, fireplace, bedroom, en garden, real kitchen, bath; lease; afternoons 2 until 6. Tough.

15TH ST., 102 EAST—Two rooms, bath; $18 week up; hotel service.

22D ST., 34 EAST (Grand Union Hotel)—Newly furnished parlor, bedroom, bath, $25 weekly; parlor, 2 bedrooms and bath, $42 weekly; full hotel service, restaurant.

26TH ST., 136 EAST—New Murray Hill apartments, 3 and 4 room; newly and handsomely furnished; all prices.

26TH, 24 EAST—2 attractive sunny, beautifully furnished apartments, parlor, bed, bath rooms, kitchenette, piano; maid service. Superintendent.

28TH, 24 EAST—2 most attractive, sunny, quiet, beautifully furnished, parlor, bedroom, bath, kitchenette, piano; maid service Superintendent.

29TH, 124 EAST—Three attractive rooms, bath, kitchenette, fireplace; southern exposure; references.

40TH ST., EAST (near Madison Av.)—Furnished studio apartment, very large living room, 45x25; open fireplace, 2 bedrooms, real kitchen, bath, telephone. Caledonia 9286.

40TH ST., 124 EAST—Three beautiful rooms, completely furnished; reasonable rent. Superintendent.

40TH, 121 EAST—Comfortable 2 rooms, with real kitchen, steam, $80 monthly.

46TH, 15 EAST—Exquisitely furnished two rooms and bath. Crillion Restaurant. Inquire Supt.

49TH, 10 EAST—ATTRACTIVE TWO ROOMS, BATH, KITCHENETTE.

50TH, 125 EAST—Attractively furnished one-room, elevator apartment, suitable for one; complete kitchen; shown 2 to 7 Friday. Apartment 9K.

50S—RENT REMODELED HOUSE.
Charmingly furnished, 4-story. Plaza 0410.

51ST, 40 EAST—Two and three-room apartments, elevator, service. Plaza 8607.

53D (near Park)—Attractive large one-room apartment, kitchenette, bath, $85; entire floor $150; immediate possession. Plaza 3010.

55TH, 28 EAST—One large living room, 2 bedrooms, kitchenette; sunny, newly furnished early America; $300, including lighting, linen, silver; lease Nov. 1 to June 1; best references required. Doirin.

58TH, 19 EAST—Beautiful southern exposure, 2-room, bath apartment; furnished, unfurnished.

59TH, 41 EAST—Large room, excellently furnished; bath, kitchenette, steam, $70; must see to appreciate. Regent 7088. Recke.

60TH ST., 18 EAST—Single, double; two rooms, bath; day, week, month, year; special rates. San Jacinto Hotel.

60TH, 45 EAST—Large, exceptionally attractive living room, bedroom, kitchenette, bath; short or long lease; $150; also charming 1-room apartment. Hughes, Regent 2804.

64TH, 28 EAST—Attractively furnished apartment, 2 bedrooms, grand piano; exclusive location; elevator; meals, valet available. Rhinelander 7722.

64TH, 22 EAST—Two rooms, built-in bath, extra needle shower; non-housekeeping; $100-$200; restaurant; maid; elevator service. Dowd & Clemens, Inc., 874 6th Av. Circle 0082.

65TH, 13 EAST—Two and four rooms, built-in bath, extra needle shower; non-housekeeping; $100-$200; restaurant; maid; elevator service. Dowd & Clemens, Inc., 874 6th Av. Circle 0032.

71ST ST.—Apartment, six rooms, two baths; piano; $275. Elberson, 25 West 42d.

GRAMERCY, 18—Two rooms, bath, kitchenette; exclusive; park, fine light; restaurant in building; 10-5 o'clock. A. B. Leonard.

LEXINGTON AV., 858 (near 64th St.)—Attractive, large, sunny, back parlor, newly decorated, with bed suitable for two; maid service; $30 a month; private house.

LEXINGTON AV., 419—1 and 2 rooms, bath and kitchenette; $75 and up; maid service. Apply at Weinberger's Hair Shop. Phone Vanderbilt 0637.

MADISON AV., 230—Sunny corner apartment, beautifully furnished, living, bath, bedrooms, kitchenette, elevator, piano; housekeeper. Gay.

MADISON AV., 402.
H. C. KOPP & CO.,
FURNISHED APARTMENTS.
VANDERBILT 4900.

MADISON AV., 685 (62d)—Sunny 3 rooms, bath, kitchenette. Rhinelander 0152J. Welch.

PARK AV.
70s, beautifully furnished, 8 rooms, duplex, 3 master bedrooms, 2 servants' rooms, 3 baths; season. 984S Vanderbilt.

PARK AV., 290—Furnished apartment, 7 rooms, 3 baths; season or year. For appointment phone Murray Hill 4630.

APARTMENT DE LUXE,
Park Av., exquisitely furnished by well known interior decorator, corner apartment, four rooms, breakfast room; new building; seen to appreciate; by appointment. Trafalgar 1204.

TOWN & COUNTRY RENTING SERVICE.
40th St., 54 West—Offer personal assistance in finding distinctive apartments or homes, apartments or houses, furnished or unfurnished.

Bryant 0941.

Furnished—West Side.

57TH AV., 178—Handsomely furnished great studio, kitchenette, bath; $100. Gramercy 3818.

4TH, 305 WEST—Parlor floor, newly decorated, two large rooms, kitchenette, steam heat, abundant hot water, fireplaces; electricity, gas; free rent; moderate. Watkins 0945.

11TH ST. (Washington Square section)—Living room, 2 bedrooms; beautifully furnished; every convenience. Watkins 2335.

9TH ST., 63 WEST—Lovely floor apartment; private house, fireplaces; maid service, exclusive; $125 monthly.

12TH ST., 9—Unusually attractive 5-room apartment, beautifully furnished, Oriental rugs, antique mahogany, china and silver; lease for year $225 per month or 6 months $250. Lansing Welch, 73 West 11th St.

14TH ST., 251 WEST—Elegant two-room apartment, kitchenette, bath; victrola, private telephone; silver, linens; $17; 4 until 7.

16TH ST. 31 WEST—2 and 3 rooms, all modern improvements; newly decorated.

26TH, 28 WEST—Two rooms, bath, hotel service; reasonable rent. Hotel Caledonia.

27TH, 28 WEST—Two room and bath apartment; modern and light; service.

31ST, 4 WEST (HOTEL WOLCOTT)—ATTRACTIVELY FURNISHED PARLOR, BEDROOM AND BATH, FROM $45 PER WEEK OR $190 PER MONTH; CONCESSION ON EIGHT MONTHS' LEASE.

35TH, 42 WEST,
HOTEL GREGORIAN.
14-STORY MODERN BUILDING; APARTMENTS OF 1, 2, 3 ROOMS; EXCEPTIONALLY ATTRACTIVELY FURNISHED WITH PLENTY OF LIGHT AND SUNSHINE; EACH ROOM HAS PRIVATE BATH; $20 PER WEEK AND UP.

35TH ST., 26 WEST
(OAKDALE APARTMENTS).
Two furnished apartments, two rooms each, with all modern improvements, including maid service; excellent location; reasonable rent. Apply superintendent.

37TH, 49 WEST—Two rooms, bath, kitchenette; all improvements; $60 to $75; lease. Sittenham. Fitzroy 4862.

44TH, 123 WEST (HOTEL LANGWELL)—Attractive 5-room suites; $40 week, lowest rate in city. Owner management.

45TH, 241 WEST (HILDONA COURT).
Elevator apartments, one, two and three rooms and bath, showers, kitchen, kitchenette; all newly furnished and decorated; $75 to $125 monthly and up. Longacre 3560.

47TH, 64 WEST—FURNISHED OR UNFURNISHED ONE AND TWO ROOM APARTMENTS WEEKLY OR MONTHLY; PRICES REASONABLE.

49TH, 22 WEST—Spacious, sunny 2 rooms, bath, kitchenette; immaculately clean, unusually attractive, completely furnished, telephone, maid service.

50TH, 234 EAST—Two rooms and bath; light housekeeping.

BUSINESS PLACES (Miscellaneous)

GYMNASIUM, sublet, hour; 3 handball courts, swimming pool, T., 200 West 96th.

GYMNASIUM—Small, afternoons, evenings. Apply mornings, 200 West 72d St. Room 27.

DANCE studio to let, hour, evenings; piano, victrola. T., 200 West 96th.

BUSINESS PLACES WANTED.

LONG-TERM LEASES on centrally located buildings which can be altered into stores or business properties. N. H. Buschman Corp., 2 Rector St. Bowling Green 2700.

SMALL LOFT — Office building, $15,000-$20,000; downtown, west side, between Cortlandt and Canal Sts. S 872 Times Downtown.

WILL lease business property ripe for improvement; corners preferred. Finkelstein Co., Broadway and Canal St. Canal 4515.

ACCOUNTANTS desire space lawyer's office, midtown section; state rental. D 524 Times.

STORE or loft, patent medicine manufacturing; price, particulars. B 162 Times.

HAVE clients to lease business buildings or tenements. De Rose, 110 West 34th.

ACCOUNTANT desires private room with office service. S 105 Times.

Furnished—West Side.

54TH, 24 WEST—Excellent apartment; one large room, bath, kitchenette; well furnished.

55TH ST., WEST—Beautiful three-room apartment bath; regular kitchen. Circle 0213.

55TH, 19 WEST—Attractive one-room studios, open fireplaces; $135, $185, $140 monthly; gentlemen preferred; year's lease.

55TH, 145 WEST—Exceptionally furnished 2 large rooms, kitchen, bath, reception hall; cafe, hotel service. Circle 8815. Easter.

55TH, 105 WEST—Large sunny living room, bedroom, bath, kitchenette. Circle 0925. TB.

55TH, 16 WEST—Apartment, two rooms, kitchenette, bath, piano. Elberson or Supt.

57TH ST., 150 WEST—Very handsomely furnished two large living, bedroom, kitchen, bath; apartment roof garden; silver, linens, telephone; ideal for bachelor; lease; $150. Boyle.

57TH ST., 187 WEST.
Scrupulously clean parlor, bedrooms, kitchen, bath; top floor; strictly first-class elevator apartment. 13C.

57TH ST., 301 WEST—Two rooms, bath and miniature kitchen; perfect light; elevator building; $100 up. Columbus 7430.

57TH, 104 WEST—Sunny two-room housekeeping apartment; double bedroom; lease; $125; seen 4-6 or appointment. Regent 2804.

57TH, 140 WEST.
MODERN ELEVATOR APARTMENT HOUSE; NEWLY FURNISHED; MAID, VALET SERVICE; ONE, TWO AND THREE ROOMS AND BATH; $65 AND UPWARD; REFERENCES.

58TH ST., 57 WEST (near Central Park)—Beautifully furnished apartment to sublet; three large, light rooms; all modern improvements; very reasonable. Apply premises.

58TH, 104 WEST—2 handsomely furnished rooms; month, longer; $58. Circle 6461.

59TH, 38 WEST—Sublet, overlooking park, two and three rooms, kitchenette apartments; special rates; one month or year.

59TH (overlooking park)—Four rooms, piano, victrola; magnificently furnished; $250. Circle 7222.

61ST ST., 10 WEST—Newly furnished 2 rooms and bath; hotel service; $25 to $50 weekly, $100 to $200 monthly or lease; restaurant a la carte.

66TH, 153 WEST (Broadway)—Five rooms, bath; modern improvements; $22 weekly. Janitor.

68TH, 54 WEST—Exceptionally spacious studio, north, light, alcove, bedroom, bath, $110; smaller one-room apartment, kitchenette, $65.

68TH, 59 WEST (near Broadway)—Beautiful small apartment, private, complete, piano; two rooms, bath; hotel service; fireproof.

70TH ST., 211 WEST—HIGH-CLASS, BEAUTIFULLY FURNISHED APARTMENTS, ONE AND TWO ROOMS WITH BATH; HOUSEKEEPING AND NON-HOUSEKEEPING. CALL AFTER 3:30 P. M., OR PHONE STUYVESANT 1770.

70TH, 236 WEST—Delightful, sunny 6 rooms, 2 baths, beautifully furnished; October lease; $300. Apt. 6 A. Endicott 9690.

70TH, 209 WEST—Excellently furnished two rooms, large closets, bath, kitchenette; lease.

72D, 42 WEST (Royalton Apartment Hotel)—Attractively furnished 2-room suite, bath; hotel service, restaurant; by week, month or year; from $25 week or $100 month up. Endicott 1000.

72D, 18 WEST—VERY LUXURIOUSLY FURNISHED PARLOR; BEDROOM, PRIVATE TILED BATH (2-1); AND 2 ROOMS; REAL KITCHEN; WEEKLY, MONTHLY.

72D, 118 WEST (HOTEL EARLTON)—VERY DESIRABLE 2 ROOMS AND BATH; FULL HOTEL SERVICE; RESTAURANT; WEEKLY OR MONTHLY. ENDICOTT 8540.

72D, 251 WEST (near West End Av.)—Two rooms, bath and kitchenette, southern exposure, wonderful location, nicely furnished. Apply Supt., 247 West 72d.

72D, 132 WEST—Houghton Company beautiful inspected apartments; exceptional listings. Endicott 0228.

72D, 203 WEST (KENT REALTY CO.)—HIGH-CLASS FURNISHED APARTMENTS.

72D, 135 WEST—Very attractive 2-room kitchenette apartments, 2 bedrooms.

73D, 105 WEST—Charming three-room elevator apartment; year's lease. Trafalgar 9681.

74TH ST., 129 WEST—Suites of two and three rooms, $115 to $155; elevator service; maid service if desired. L. J. Phillips Co., 148 West 72d St. Trafalgar 9300.

74TH (West End Section)—7 rooms, 2 baths, outside; Steinway grand; magnificently furnished; sacrifice immediately $325. Endicott 1277.

74TH—2 immense rooms, kitchenette apartment; victrola; attractively furnished; $120. Circle 7222.

74TH, 53 WEST—Three rooms, bath, fireplace; beautifully furnished; exclusive; $115. Superintendent.

75TH, 162 WEST.
TWO ROOMS, KITCHENETTE, BATH; NEWLY FURNISHED. PHONE SUPT.

75TH ST., 23 WEST—Sunny south front, extra floor, beautifully furnished apartment.

76TH, 28 WEST — Very attractively furnished 2 rooms, kitchenette; select. Supt.

70TH—Elegant four-room, bath, apartment; two bedrooms; grand piano; twin beds; $200 month. Elberson, 25 West 42d.

79TH, 218 WEST—Parlor floor, studio, fireplaces, garden, phone, southern exposure; subway.

80TH, 101 WEST—Luxurious 7-room, 2-bath apartment until Oct. 1, $325 monthly; references; going to Florida.

80TH, 249 WEST—Two rooms, bath, with, without kitchenette; very desirable.

81ST, 203 WEST—Leaving city; sacrifice beautifully furnished 2-room elevator apartment; real kitchen; $150 month to October or sell complete home very reasonable.

81ST AND COLUMBUS AV., OPPOSITE PARK (ENDICOTT HOTEL)—PARLOR, BEDROOM AND BATH, $35 WEEKLY OR $150 PER MONTH; CONCESSIONS ON EIGHT MONTHS' LEASE.

81ST ST. AND COLUMBUS AV.,
COLONIAL HOTEL, FACING PARK.
All apartments newly furnished and decorated; parlor, bedroom and bath, $30 weekly, or $125 per month up.

84TH, 155 WEST—Modern 3-room complete housekeeping apartments; very clean; $85.

84TH, 48 WEST—2 rooms, kitchenette, bath; nicely furnished; reasonable; lease.

85TH, 330 WEST—Furnished 3-room apartment, real kitchen; everything new. Chaffee.

86TH—Apartment, two rooms, kitchenette, bath; piano; $100. Elberson, 25 West 42d.

87TH ST. 3 WEST.
A clean, cozy, homelike suite, 3 rooms and bath; real kitchen; high-class apartment house; rent $125.

88TH, 608 WEST—Exclusively furnished, one and two bedrooms, living room, bath, kitchen; $150-$200; lease. Supt.

88TH, 308 WEST—Beautiful large duplex, 7 rooms, 3 baths; $3,000. Superintendent.

90TH, 322 WEST—Large, luxurious one-room studio apartments; kitchenette, bath; reasonable.

90TH, 108 WEST—Front parlor, connecting bedroom, steam, electric, telephone, bath, private entrance, cozy home; suit business people; $14 weekly; reference. Taft.

91ST ST. 27 WEST.
ROOM AND BATH, MAID SERVICE, $35 AND UP; 2 ROOMS, BATH, $80 UP.

92D, 317 WEST—Very attractive furnished apartment, 3 large rooms, bath, small kitchen; exclusive; reasonable.

92D, 306 WEST—Beautiful large room, bath, steam heat; maid service; elevator.

93D (680 West End Av.)—Two bedrooms, twin beds; living room, kitchen; very spacious; immaculate; all appointments pertaining to real comfort and home. Thayer.

93D, 270 WEST—Large beautiful studio; all conveniences; very reasonable. Riverside 4018.

94TH ST. (near Broadway)—Beautifully furnished 4 rooms and large kitchenette, in quiet, quaint, picturesque colony. 15 Pomander Walk. Riverside 5106.

95TH, 330 WEST—5 rooms, newly decorated and furnished; apartment 22. Riverside 9681, before 10, after 6. Superintendent.

97TH, 330 WEST—Beautiful five-room elevator apartment, southern exposure, $150. Elkins.

98TH, 305 WEST (SCHUTLER ARMS).
Delightfully situated modern housekeeping apartment hotel.
Two rooms, bath, kitchenette, $110.
Four rooms, bath, real kitchen, $168.
Rates include maid service, linen, laundry, electricity, silverware, kitchen utensils, &c.

99TH, 235 WEST—Beautiful apartment, 3 rooms, well furnished; responsible; $130 month. Party.

100TH, 308 WEST—Beautiful large room, southern exposure, bath, kitchenette, steam heat.

107TH, 318 WEST (Rivermide Drive)—Three exceptionally large rooms, bath and kitchen, newly decorated, furnished; reasonable. James.

107TH, 237 WEST—Seven beautifully furnished rooms, front; elevator apartment; piano; silver.

Furnished—West Side.

108TH, 320 AND 328 WEST—LUXURIOUSLY FURNISHED 1-2 ROOM SUITES; PRIVATE BATH; REAL KITCHEN; PIANO; WEEKLY OR MONTHLY; REASONABLE.

108TH, 321 WEST—Newly opened one-room apartment; separate kitchen; also single.

109TH, 201 WEST—2 ROOMS WITH REAL KITCHEN AND BATH, COMPLETELY FURNISHED; ELEVATOR; PHONE; ALL FRONT; SOUTHERN EXPOSURE; $80 MONTH; ELECTRICITY FURNISHED. APT. 2B.

109TH (215 Manhattan Av.)—2, 3, 4, 5, 6 room housekeeping apartments, elevator and non-elevator, $40 up; references essential. Main office, 215 Manhattan Av. Academy 1647, 8 A. M. to 8 P. M. Open Sunday.

110TH, 410 WEST (corner Columbus Av.)
CATHEDRAL PLAZA.
One, two and three room apartments; bath and kitchenette, $55 month up; high-class elevator apartment house. References essential. Phone Academy 0613. 9 A. M. to 6 P. M. Open Sunday.

111TH, 503 WEST—Five rooms, elevator apartment; $125. Cathedral 5810. Apt. 54.

112TH, 507 WEST—2-3-4-5 rooms, completely equipped housekeeping apartments, unusually artistic homes, high-grade, fireproof elevator buildings; linens, silver, Oriental rugs.

117TH, 353 WEST—4 rooms, beautifully furnished, immaculate; immediate; elevator. Apartment 27.

118TH (overlooking Columbia)—Six, rooms, outside, magnificently furnished; immediately; $125; Circle 7222.

119TH, 425 WEST—Two rooms, kitchenette, bath, attractively furnished. Elliott, Riverside 6793.

119TH, 435 WEST—Unusual 2 rooms; kitchen, bath, south. Cathedral 5400. 9C.

122D, 500 WEST—Attractive 4, 5 rooms; Columbia neighborhood; $100-$135. Wilson.

124TH (Riverside)—Beautiful three room elevator apartment; real kitchen; $100. Trafalgar 8414.

138TH, 624 WEST—Furnished apartment, 2 rooms and bath; also furnished apartment, 1 room and private bath.

140TH, 603 WEST—Beautifully furnished front apartment, 4 sunny rooms, immaculately clean, piano, telephone, high class; immediate possession.

140TH, 500 WEST—Sublet 3 rooms, nicely furnished, high-class elevator house; good accessible neighborhood; reasonable rental. IE.

140TH, 608 WEST.
Attractive three rooms, real kitchen; will sell furnishings; elevator. Morton, Apt. 9.

152D—Three rooms, kitchen; recently constructed; artistically furnished; sacrifice $115. Endicott 1277.

179TH, 539 WEST—Attractive three room apartment; completely furnished; spotless. Apartment 3D.

181ST (106 Northern Av., city)—4-room apartment, all outside rooms. Phone Washington Heights exchange or Supt.

186TH, WEST (17 Washington Terrace, between Audubon-Amsterdam Avs.)—4 rooms, completely furnished, private home; references. 0378 Wadsworth.

187TH—Four elegantly furnished outside rooms, newly decorated, elevator; permanent. Billings 0474.

BROADWAY, 3,120 (corner 124th)—1-2-3-4-5, furnished and unfurnished apartments, newly decorated, telephone, elevator and maid service. Call Morningside 1723.

BROADWAY CORNER—Six rooms in 140s, beautifully furnished, elevator apartment, for sale; rent reasonable. For particulars phone Audubon 3451, Apartment 106.

BROADWAY, 3,117—Four rooms; beautifully furnished; elevator service. Apply Superintendent.

BROADWAY and 91st St.—Sublet, 1 room and bath in new apartment house hotel. The Greystone. Apply D. S. Sloan.

CENTRAL PARK WEST AT 64TH ST.
HARPLEY HALL.
Three rooms, bath and kitchenette, Completely furnished.

CENTRAL PARK WEST—Charming three-room apartment, real kitchen; $150. Clarkson Realty.

GREENWICH VILLAGE—Artistically furnished, living room, connecting, real kitchen, fireplace, steam, all improvements. Grell, 45 Grove St.

RIVERSIDE DRIVE AND 120TH ST.—Gentleman wanted to share with two other gentlemen of literary and musical standing, room apartment, beautifully furnished; breakfast served; best references furnished and required. The Times.

RIVERSIDE DRIVE (103d)—Choice six-room apartment; high-class furnishings; immediate possession. Billings 1140. Kent, Apt. 5F.

RIVERSIDE DRIVE, 548—Unusually attractive home, river view; library, piano, antiques; moderate rental. Baldwin Morningside 5790.

RIVERSIDE DRIVE, 370 (106th St.)—Beautifully furnished high-class 6 rooms, 3 baths; call 12-5, 11D or phone Whitehall 1548.

RIVERSIDE, 420—Beautiful outside apartment, well furnished, six rooms, two baths; reasonable; immediate occupancy. Smith. Phone Cathedral 1296.

RIVERSIDE, 222 (94th)—Attractive 3-room apartment, kitchen. Apt. 22. Riverside 9681.

RIVERSIDE DRIVE, 450 (Apt. 34)—4 rooms and bath, completely furnished, silver; will sacrifice from Nov. 8.

RIVERSIDE DRIVE—Beautiful five room front elevator apartment; $140. Telephone, Trafalgar 8414.

RIVERSIDE DRIVE (629 West 135th)—Five attractive rooms; rent plus $10. Mosby.

ST. NICHOLAS AV., 342 (northwest corner 127th)—Attractively furnished 2 to 5 large, sunny rooms, baths and kitchens in high-class elevator house; best value in the city; $60 upward.

WAVERLEY PLACE (200)—Three rooms furnished, bath; $65 monthly. Bender. Watkins 2767.

WEST END AV., 560 (87th)—Two rooms, bath, kitchenette. Superintendent.

WEST END, 830 (102d)—Beautiful 2-room bachelor suite; elevator; $100. 4B.

NEW ELEVATOR APARTMENTS
downtown, freedom from hours traveling; light and sunshine; garden; central, residential locality; 451 West 23d St., London Terrace; lease; references; exceptionally low rentals. Also unfurnished. Dr. Cloud, owner, on premises. Chelsea 3941.

WHY live in a hotel? Have a beautifully furnished home, 1 or 2 rooms and bath, maid, telephone and elevator service; immaculate. 167 West 71st St., opposite the Alamac Hotel.

BUSINESS girl to share apartment with lady; cooking privileges; references; 107 East 76th. Phone Butterfield 1072, Mrs. White.

NARRAGANSETT, Broadway and 94th St.—One, two, three room apartments; reasonable rate.

APARTMENT RENTING CO—Furnished, unfurnished apartments, 176 West 72d. Endicott 1277.

TWO ROOMS, 2 baths; can be divided; furnished; maid service. Hotel George Washington, 116 West 23d St.

APARTMENT hunting unnecessary. Mrs. Dingleman, Renting Specialist, 138 West 72d. Trafalgar 1203.

POMANDER WALK, 17.
CHARMINGLY PICTURESQUE.
Five rooms; service; Jackson, Riverside 7576.

Furnished—Brooklyn.

BROOKLYN HEIGHTS (10 Orange St.)—Two rooms, bath, completely furnished, light housekeeping; yearly lease, $110 per month; seven minutes from Wall St. Apply Smith, Bowling Green 3900.

CLARK ST., 68 (opposite subway station)—2 rooms, bath, furnished; $80.

Furnished—Westchester County.

NORMAN ROCKWELL'S STUDIO
for rent; $40 per month.
BURKE STONE, Inc., PELHAM 1073.

Furnished—New Jersey.

FOR RENT—New three-room furnished apartment; best section Montclair, one block from railway station. Phone Montclair 413M.

Unfurnished—East Side.

11TH, 68 EAST—Studio apartment, 2 rooms, bath; modern improvements; reasonable rental. Inquire Engineer, 61 East 11th.

15TH, 105 EAST—Three-room Housekeeping apartment; elevator building; phone; bath; $70.

27TH, 117 EAST—6 rooms, bath, heat, renovated, improvements, possession, lease; $100.

28TH, 23 EAST—Two-room and bath apartment, modern and light; service.

31ST ST., 129 EAST—6 rooms and bath; fireproof building; elevator, telephone, mail chute; superintendent on premises.

31ST, 131 EAST—Entire floor; 2 rooms, kitchenette; sunny; open fireplaces; $100.

34TH ST., 122 EAST (Park)—Eight sunny rooms; elevator; open fireplaces; $2,400.

35TH ST., 116 EAST—Attractive apartment in new elevator building off Park Av.; two large rooms and bath, $135; southern exposure. Apply premises or Butler & Baldwin, Inc., 15 East 47th. Vanderbilt 5015.

36TH, 162 EAST—Exclusive Murray Hill artistic, bungalow on roof, 6 rooms, 2 baths; open fireplace; tiled roof; gardens; elevator; river view; restaurant; $4,500.

36TH, 144 EAST—4 extra large rooms, bath and extra maid's lavatory; 9th floor; southeastern exposure; $3,480.

Unfurnished—East Side.

37TH ST., 153 EAST (Murray Hill)—New 5-story building; large, unusually well planned 8 and 4 room housekeeping apartments, $1,700 up; doctor's suites; service if desired; location and management assure permanent social desirability. Payson McL. Merrill Co., 9 E. 44th St. Murray Hill 8300.

38TH ST., 155 EAST—5 rooms, bath, foyer, and kitchenette, open fireplaces; north and south exposures; $125; shown this afternoon, 12-5.

38TH, 108 EAST—Attractive one-room apartment; real fireplace.

40TH, 124 EAST (southwest corner Lexington Av.)—New fireproof building; 3, 4, 5, 6 large, light rooms; two elevators, night and maid service; doctors' and studio apartments; maid service available.

43D, 202 EAST (Biarritz Apartments)—Unfurnished or furnished, two rooms, bath and real kitchen; two rooms, bath and kitchenette; all modern improvements; newly decorated; one block from Commodore Hotel and subway station; $75-$90. Agent on premises.

45TH, 210 EAST—Two rooms, bath, shower, kitchenette arrangement; $65; owner on premises; references required. Murray Hill 5812.

47TH ST., 21 EAST,
at Madison Av., one and two room apartments, steam heat, open fireplace, generous hot water supply; moderate rentals. Ogden & Clarkson Corporation, 21 East 47th St.

50TH, 40 EAST—To lease, large studio living room, fireplace, alcove, dressing room, bath, kitchenette; ideal location for living quarters or business; best references required. Lanfranchi, Plaza 7426.

50TH, 322 EAST—All outside, 5 rooms, bath, heat, private house.

50TH, 14 EAST—Large room, alcove, bath. Inquire Coffee-House, basement.

51ST, 40 EAST—Central Apartment Co. Plaza 8807. Apartments for rent.

52D ST., 140 EAST (The Clifton)—5 rooms and bath, $1,200 per annum. Laurenmac Corporation, 444 Madison Av. Plaza 1327.

54TH, 150 EAST—Unusually comfortable building; light, airy 2 rooms, bath, kitchenette, fireplace; $35.

54TH ST., 148 EAST—Attractive apartment two rooms, bath, kitchenette; rent $85. Janes Flats 2100.

55TH, 158

Where to live is not such a problem if these columns are used as a guide.

Apartments to Let Furnished and Unfurnished

50 cents an agate line. Telephone LACkawanna 1000.

All announcements offered are subject to The New York Times censorship.

Unfurnished—West Side.

CENTRAL PARK WEST, 256-257, NEAR 94TH ST.,
FACING PARK.
2 and 3 beautiful rooms with kitchenette. Supt. on premises; rents reasonable. OR GREENVILLE CONSTRUCTION CO., 148 West 45th. Bryant 0325.

CENTRAL PARK WEST, 420—Facing park, 3 and 4 rooms, $65-$80. Inquire on premises or telephone Academy 3900.

CENTRAL PARK WEST, 448 (105th)—Seven rooms, elevator; low rental. Academy 5000.

CLAREMONT AV., 189—Elevator apartments; 4-6 rooms, near Riverside, Columbia, subway; light, newly decorated; reasonable. Apply superintendent.

CLAREMONT AV., 184—Five rooms; all improvements; $70; near 125th subway station.

EDGECOMBE AV., 385—2-4-5 room elevator apartments, opposite park; 106th St. elevated station; newly decorated; reasonable.

ELWOOD ST., 79-81 (between Nagle and Broadway, 2 blocks south Dyckman St. subway station)—exceptionally large light rooms; just completed; $70; also 5 large rooms, ground floor; $80.

FORT WASHINGTON AV., 536 (NEAR 183D ST.)—2-4-5 ROOM APARTMENTS; READY FOR OCCUPANCY NOV. 1; REASONABLE RENT. AGENT ON PREMISES, OR M. I. STRUNSKY, 4,000 BROADWAY. WADSWORTH 2327.

FORT WASHINGTON AV., 386 (174th to 175th St.)—Just completed, entire block front; elevator apartments, three, four, five, six, seven rooms, one, two and three baths; overlooking Hudson River. Renting agent on premises. Charles Berlin, 2,883 Broadway.

FORT WASHINGTON AV., 454 (Nathan Hale); 181st St.—New 5-8-7-6-9 & 3 baths; doctor's apartment; $110-$180. Murray Hill 5960. Washington Heights 1395.

GREENWICH VILLAGE—Four large sunny rooms and bath, remodeled old mansion; 2 fireplaces, steam and electricity; $135. 64 Banks St. Watkins 9856.

GREENWICH VILLAGE, 9 Charles St.—4 rooms; bath and daylight kitchenette; newly remodeled house; 2d floor; unfurnished; open 9-5 weekdays, or by appointment. Watkins 8861. Actual rental $1,600 a year.

GREENWICH VILLAGE (13-15 Sheridan Square)—JUST COMPLETED, new high-class elevator apartments to lease; immediate occupancy; 3-4-5 rooms. 135 Washington Place, Inc. Spring 5755.

GREENWICH VILLAGE—Attractive apartment, living room, bedroom, dressing room, kitchen, tiled bath; two fireplaces; $85; subway, elevated; others. Realty, 220 West 13th. Chelsea 8207.

GREENWICH VILLAGE (54 Grove St.)—2 rooms, kitchenette, bath, open fireplaces, elevator; facing park. Apply premises or Holliday & Co., 131 East 54th. Caledonia 8615.

GREENWICH VILLAGE (Washington Square section)—Desirable apartments and studios, furnished, unfurnished, $75 to $600. Dunmore Kard, 135 West 4th.

GREENWICH VILLAGE—Consult Spencer & Carter, apartment specialists; $65-$200; reduced rentals. 156 West 10th St. Chelsea 8017.

GREENWICH VILLAGE—Large working studio with living quarters, $125-$150; also apartments at reasonable rentals. J. Irving Walsh, 34 Commerce St.

GREENWICH VILLAGE (near Washington Square, on large, private garden)—Two-room and bath and three-room duplex apartments. Vanderbilt 1197.

MANHATTAN AV., 530—High-class elevator, 2-4 rooms; very reasonable. See Supt., or F. Reilly, 2,525 Broadway.

MORNINGSIDE AV., 46—Cor. West 118th St. New York's Exceptional Elevator Apartments. 4 Lovely Rooms.....$75-$90
5 Large Rooms.....$125-$150
6 Light Rooms.....$125-$150
2 min. to 116th St. sta. 6th-9th A.Ls., Columbia University, Lincoln School, &c.

PINEHURST AV., 69 (at 180th St., 3 blocks west of Broadway)—3-4-5-6 room apartments in new building; all modern improvements; liberal concessions. Inquire Apartment 3C, Wadsworth 2281.

PINEHURST AV., 375 (near 184th St.)—Overlooking the Hudson; 2-3-4 room apartments of the highest type, $55 to $85. 7891 Billings. Mr. Hirsch.

RIVERSIDE DRIVE, 355 (106th)—New building, 4 exceptional rooms, 2 baths; until Oct. 1, 1925; very reasonable. Apply Apt. 2E or Superintendent.

RIVERSIDE DRIVE,
FOUR 5-ROOM APARTMENTS.
Exclusive house; inducements to right party. PHONE VANDERBILT 1661.

RIVERSIDE DRIVE, 706 (148th)—New fireproof 4-5-6-7 room apartments; $1065-$225. Murray Hill 5860. Audubon 6804.

RIVERSIDE DRIVE, 450—Very choice 7-room elevator apartment; reasonable; possession. Superintendent.

RIVERSIDE DRIVE, 875,
CORNER CATHEDRAL PARKWAY (110th)

TO SUBLET
5 ROOMS ON 7TH FLOOR.
NEW 8-STORY BUILDING.
VERY DESIRABLE.
Can be seen all day.

APPLY SUPERINTENDENT ON PREMISES OR RATNER, INTERVALE 7153.

RIVERSIDE DRIVE, 417 (southeast corner 114th St.)—Cliff Haven; fireproof building; two modern apartments; eight rooms, three baths, all light rooms; seven rooms, two baths, ground floor, suitable for physician; attractive terms. Inquire Superintendent, Cathedral 0447 or Cliff Haven Realty Co., 299 Broadway, Worth 0374.

420 RIVERSIDE DRIVE.
The Hamilton. Corner 114th St.
5 rooms, 2 baths.
6 rooms, 2 baths.
5 rooms, 2 baths.
Reasonable rentals.
Apply on premises.

RIVERSIDE DRIVE, 276 (corner 100th St., Wendolyn Apartments)—Fireproof building; ideal, modern; 11 rooms and 3 baths; corner suite, facing Drive; attractive terms. Inquire Superintendent, Riverside 9317, or Harfed Realty Co., 299 Broadway. Worth 0374

RIVERSIDE DRIVE, 920 (CORNER 162D)—THREE, FOUR, FIVE, SIX AND SEVEN ROOMS; ONE TO THREE BATHS; IMMEDIATE POSSESSION; NEW BUILDING; TWO ELEVATORS. APPLY PREMISES.

RIVERSIDE DRIVE, 940-955 (at 156th St.)—High-class elevator apartments, 3-4-5-6 room apartments to lease. Inquire Superintendent or Friedman White Realty Co., 909 Riverside Drive, Phone Wadsworth 8333.

RIVERSIDE DRIVE, 48 (Corner 77th St.)—For bachelor or newly married couple; two large unfurnished rooms, kitchenette, bath, maid service; rent $110-$160.

RIVERSIDE DRIVE—Sublet, eight large rooms, three baths; rent $2,880. Audubon 8353.

RIVERSIDE DRIVE, 362—Extra large choice apartment, suitable for physician; $6,000. Superintendent.

RIVERSIDE DRIVE, 454—3 rooms and 2 baths, facing Riverside Drive; $2,000.

RIVERSIDE DRIVE, 462—3 rooms and kitchenette; fireproof building; $85.

ST. NICHOLAS PLACE, 75 (corner 153d)—Four rooms, front, sunny and large; new elevator building. Apply premises.

WASHINGTON HEIGHTS (291 Edgecombe Av., north 145th)—High-class 6 rooms elevator apartment, facing park; $110; immediate possession. Superintendent; beautifully decorated. Phone Spring 8908.

WASHINGTON HEIGHTS—Apartments to rent; 2-3-4-5-6 room apartments; all modern improvements; high class; 10 minutes Manhattan Square; $75 to $150. Apply Superintendent (Harris Exchange Rental Department), 4,046 Broadway, Wadsworth 3052.

WASHINGTON SQUARE NORTHEAST (28 Waverley Place)—Two large outside rooms and bath; attractively decorated; exceptional; $100. Apply premises; also FOREST HILLS GARDENS, L. I., Tennis Place and Gardens Apartments, by station; New York's finest suburban apartments; three rooms, including kitchen, $90 up; four rooms, including kitchen, new, $80; special five-room studio, sublet $200; ask any tenant about quality of house and service; grill room on premises lightens household cares. Premises or Phone Guyon L. C. Earle, 386 5th Av. Fitzroy 0982.

WASHINGTON Square Section—Entire third floor, remodeled house; four rooms, including real kitchen; two fireplaces; immediate. Now, 1 or sooner; two-year lease. Vanderbilt 1759.

WEST END AV., 760 (CORNER 99TH ST.)—Modern 15-story apartment building, five large, light rooms and bath; 10th floor; to be appreciated; superior service, every convenience; improvement. Supt. or Winfield Realty Co., 153 West 72d.

WEST END AV., 1,407—Near 168th St. (corner 169th St.)—New building, just completed; all outside rooms; 4 rooms; full kitchen; $2,000 to $2,300; immediate possession. C. Phillips & Co., 148 West 72d St. Trafalgar 8300.

440 WEST END AV., COR. 81ST ST.
Beautiful 4-5-9 room apartments with separate entrances, for doctor, dentists or quiet business. Agent on premises or Charles Kash, 1,407 Broadway, Bryant 5161.

WEST END AV., 675—On account of leaving city, owner will rent at sacrifice beautiful new apartment. Communicate direct C. E. Smith, 1,520 Vine St., Philadelphia, Pa.

WEST END AV., 645—Beautiful 8-room apartment and 3 baths; high-class elevator building. Call at premises, or Mark Rafelsky & Co., 21 East 40th St. Vanderbilt 2057.

WEST END AV., 945—8-room apartment and 2 rooms, private apartment; beautiful riverview. Inquire Supt. or Clarkson 1551.

BEST LOCATION RIVERSIDE DRIVE. Seven-room apartment; exclusive house; concessions to reliable party. Phone Billings 1910.

Unfurnished—West Side.

NEW BUILDING.
825 WEST 181ST ST.
OFF WEST END AV.
8 ROOMS. EVERY IMPROVEMENT.
$100-$115.
INQUIRE ON PREMISES.

FACING BEAUTIFUL PARK.
Central Park West, 58 (corner 59th)
Apartments 9 to 11 rooms.
Apply Superintendent.

DOCTORS, ATTENTION.
To sublet, ground floor; an unusual corner apartment; 10 rooms, 4 baths; exceptionally low rent.
L. J. PHILLIPS & CO., 148 WEST 72D. Trafalgar 8300.

PHYSICIANS—Ground floor, 6 rooms, bath, elevator; occupied for years; lease; upper west side, off Broadway; $125. Address Physicians, Box 406, Station F, Manhattan.

Unfurnished—Bronx.

176TH, 320 EAST (Marguery Hall, Mount Hope Section)—4-5 rooms, convenient to Concourse, elevated trains and subways. Owner's telephone, Murray Hill 6410, or agent, Bingham 0756.

BAINBRIDGE AV., 2,889 (corner 199th)—Five and six beautiful rooms, parquet floor, telephone, shower bath; all latest improvements; $70-$85.

BURNSIDE AV., west of Jerome (1,631 Billingsley Terrace)—6 large, light, outside rooms, tiled kitchen, bath and built-in shower; garage; reasonable rent.

CLAY AV., 1,196 (168th St.)—Four-room apartment; rent reasonable. Apply Supt.

FOX, ST., 931—Four five and six rooms; elevator; $60 up. Supt. or WARREN & SKILLIN, 33 Park Row.

GRAND CONCOURSE, 964 (164th)—Apartment, six rooms, bath, palatial residence; all improvements; parquet floors; private porches, car space garage included. Janitor, on premises. Jerome 0150.

GRAND CONCOURSE, 2,000 (corner 179th St.)—5 rooms in up-to-date house, all improvements, $75. Supt. or Bryant, 4094.

GRAND CONCOURSE, 1,425 (171st St.)—3, 4, 5 rooms; reasonable rentals. Agents on premises.

KELLY ST., 758 (cor. Longwood Av.)—Modern elevator apartments, all improvements; walls and woodwork painted to suit tenant.
4 rooms.....$65
7 rooms.....115
Apply Superintendent or 4094 Bryant.

MONTGOMERY AV., 1,492 (1 BLOCK NORTH OF UNIVERSITY AV.; 2 BLOCKS NORTH OF WASHINGTON HEIGHTS BRIDGE)—2-3-4-5 ROOMS; LARGEST ROOMS IN WALKUPS; BUILDING JUST COMPLETED; IMMEDIATE POSSESSION; LOW RENT.

SHERMAN AV., 1,194—3 rooms, all outside; new building. Supt. on premises.

UNIVERSITY AV., 1,865-1,875 (between Burnside and Tremont Avs.)—Just completed, high-class elevator apartments, 2-3-4-5-6 rooms; finest residential section University Heights; moderate rent. Inquire premises. Phone Fordham 1241. Office phone Vanderbilt 3661.

UNIVERSITY AV., 2,467—New building; modern rentals; 2-3-4 rooms and bath; immediate possession; near Fordham Road and Devoe Park.

UNIVERSITY AV., 2,305 (Near Fordham Road)—Elevator apartment, 6 large rooms, 2 baths; new building; rental $135-$150.

VALENTINE AV., 2,184—Beautiful 6 rooms, done in French panel; all improvements. Inquire of H. Goodstein, 28 West 27th.

Unfurnished—Brooklyn.

BROOKLYN HEIGHTS—Six, seven rooms, up to date; elevator and switchboard service, five minutes from Wall St.; overlooking the bay; beautiful corner apartments. 137 Hicks St.

BROOKLYN HEIGHTS (170 Joralemon St.)—Attractive 3 rooms, bath, kitchenette; subway corner; 20 minutes Times Square; $75. Starnes.

FLATBUSH (302 Parkville Av.)—Upper part of two-family corner house; six large rooms and porch; all modern improvements; heat and hot water furnished; $80 per month. Mansfield 6508.

GREENE AV., 458—Parlor floor, basement; improvements; heat; adults; $80. Lafayette 2296R.

MIDWOOD (1,010 Av. N)—Lower part of two-family house; 5 large rooms, enclosed porch; heat and hot water furnished; $75 per month. Dewey 1614M.

PIERREPONT ST., 144—Two rooms $65. Girard, 215 Montague St. Main 9554.

RIDGE BOULEBARD, 6,802, corner 68th St., Brooklyn — To sublease, 2 elegant 4-room apartments in one of Brooklyn's most beautiful residential section. Call any time during day. Take 4th Av. B. R. T. to 69th St. Apply Superintendent.

STERLING PLACE, 480—Five rooms, bath, front; just redecorated and subway; newly decorated; Christian owner; $75. J. Hartman.

UNDERCLIFF AV., 1,642—Exceptional 6 and 7-room apartments in new 2-family brick houses overlooking river and Speedway; garage and every modern convenience; located 2 blocks west of University Av., near 176th St. Melrose 3165.

UNIVERSITY AV., 2,467—New building, moderate rentals; 2-3-4 rooms and bath; immediate possession; near Fordham Road and Devoe Park.

Unfurnished—Queens.

ASTORIA (Grand Av. subway station)—Four and five room, new, steam heated apartments; $65. Mathews, Grand and 4th Ave.

CRYSTAL GARDENS, ASTORIA.
4, 5 and 6 rooms, $65 to $85.
Office, 287 Hoyt Av.

Take L. R. T. from Grand Central, B. M. T. from Times Square, 2d Av. "L" from 57th St. 69th St. Subway line to Hoyt Av., 10 minutes from 42d St. Send for booklet.

JACKSON HEIGHTS—5 rooms, 2 baths; cooperate elevator apartment, exceptional location, for sale; owner leaving city; ready for immediate occupancy. Havemeyer 3927, Extension 43.

KEW BOLMER—3-4-5 ROOMS.
Phone Virginia 2440. Evening calls invited.

FOR RENT,
$90 to $165 a month.
Ivy Court Garden Apartments,
3, 4, 5 and 6 rooms.
JACKSON HEIGHTS
Hayes Av., 20th to 27th St.
Ready Oct. 1.
Send for Plans, Prices, &c.
THE QUEENSBORO CORPORATION,
Manhattan Office: 50 East 42d St., Murray Hill 9900. Inquire at our Jackson Heights Office, 25th St., near Roosevelt Av., near the Ivy Court Garden Apartments.

FOR SALE—Attractive 6-room garden apartment in Hampton Court, Jackson Heights; corner building; all outside rooms, flooded with sunshine; bargain; terms to suit purchaser. Phone Mr. Doyle, Murray Hill 9900.

Unfurnished—Staten Island.

ST. GEORGE—3, 4 and 6 rooms, all improvements. Inquire 23 Stuyvesant Place, 5 minutes from St. George Ferry.

Unfurnished—Long Island.

ELMHURST—Beautiful floor, to adults, near 25th St. Jackson Heights subway station; 5 large rooms, bath, electric, steam heat; hot water, janitor service; possession Nov. 1; reference exchanged; rent $90. Henry D. House, 9 Cleveland Av., near L. I. R. R. station.

ELMHURST (Jackson Heights), 78 North 19th St.—6 beautiful rooms, all improvements.

FLUSHING—18 minutes to Penn Station. PRESIDENT HARDING APARTMENTS, Sanford Av. and Main St., the luxuries of Long Island: 3 and 4 room apartments, some equipped for 5-room efficiency; reasonable rentals. Booklet on request. Representative on premises. Phone Flushing 0548.

JACKSON HEIGHTS—5 very large rooms, sun parlor and foyer; steam heat, hot water supply; up-to-date two-family house; eleven fare subway to Manhattan; good surroundings; must be seen to be appreciated; $90. 3,812 34th St. Hayemeyer 2518.

KEW GARDENS, L. I.
Cooperative apartment owner will sacrifice his vacant 8-room apartment; submit offer; you will have splendid neighbors in this cooperatively owned building. Apply Kew Hall, by station, or phone Richmond Hill 9676, or Room 707, 103 Park Av., Fitzroy 0823.

WOODSIDE (Long Island)—5 large, attractive rooms; in new two-family house; enclosed porch; pantry; tiled bath. Call Havemeyer 4761.

FOR SALE—Sunny 4-room apartment in one of the most attractive garden apartment groups in Jackson Heights; second floor; ideally arranged; can be purchased with a total monthly payment of $102, including maintenance charges. Phone Mr. Updike, Havemeyer 9020.

Unfurnished—Westchester County.

MOUNT VERNON—7-room apartment and garage, steam, hot water supply; $150 month. Telephone Hillcrest 1326J; 613 South Columbus Av.

BEAUTIFUL GARDEN APARTMENTS.
4 rooms and 1 bath, $140
6 rooms and 1 bath, $175
7 rooms and 2 baths, $200
Just completed; ready for immediate occupancy; front apartments, with southern exposure; near station; 30 minutes from business district; wonderful values. Telephone Vanderbilt 1276.

BUNGALOW apartments, 5 rooms, open porch, $60. Van Nest, 2,031 Br. Broadway. Tomkins.

Unfurnished—Westchester County.

NEW GARDEN APARTMENTS
AT SCARSDALE.
All the conveniences of a city apartment in an ideal suburban environment.
Suites of 2, 3, 4, 5 rooms and tiled bath, with private garages available.
Directly at the Heathcote Station of the Westchester and Boston R. R.
Now open for inspection.
FREDK'K FOX & CO., INC.
20 East 39th St., N. Y. Caledonia 0900.

Unfurnished—New Jersey.

EAST ORANGE—Attractive, modern 4 and 6 room apartments, select neighborhood, 1 block from D., L. & W. station; superintendent service; reasonable rental; now vacant; will decorate to suit. Phone Owner, Orange 3852J, or Bergen 3800, or call at premises. 333-334 William St.

EAST ORANGE—Modern apartments to let; newly decorated; 3, 4, 5 and 6 rooms. 254 North Grove St.

THE CLAREMONT COURT APARTMENT. Two to nine beautiful rooms with elevator, roof garden and restaurant; 5 minutes to trolley and D., L. & W. line; location at Clairmont and North Fullerton Avs. Phone Market 7837 or Montclair 3081.

BEAUTIFUL three and four-room apartments, three minutes from D., L. & W. and trolley. Apply on premises, 65 S. Arlington Av., East Orange, or phone Market 7857.

APARTMENTS WANTED.

Furnished.

VERY well-furnished 5 or 6 room apartment wanted below 96th St.; possession immediate or before Nov. 15; minimum 3 months; describe fully and rental. 310 West 79th. Apartment 9B.

GENTLEMAN wishes well-furnished two or three rooms, bath, apartment; moderate rental; references; west side above 86th St.; to June 1. S 862 Times Downtown.

BUSINESS WOMAN wants one-room furnished apartment, bath, kitchenette, telephone, sunny; Greenwich Village preferred. G 576 Times.

WANTED by Christian couple, four or five room apartment; outside, southeast exposure; west side preferred; not over $75 per month. G 571 Times.

FURNISHED apartments wanted; all sizes, all locations; clients waiting. BROWN-SMITH, 143 West 72d. Endicott 7378.

FURNISHED apartment for three gentlemen; downtown preferred. D 813 Times Downtown.

APARTMENT RENTING CO.—List your apartment immediately; 176 West 72d. Endicott 1277.

COUPLE want nicely furnished apartment, convenient Broadway. $125. Rhoades Realty, Endicott 5300.

KUBA LEASING ORGANIZATION—List your apartment immediately. 11 West 60th. Circle 7222.

Unfurnished.

GREENWICH VILLAGE apartments wanted—Furnished, unfurnished, please list immediately, high-class client waiting. Chelsea 0017. apartment Specialist, Spencer & Carter, 159 West 10th St.

APARTMENT wanted, six to seven rooms, between Broadway and Riverside, 60th to 116th St.; front, elevator, modern; rent about $150; new building preferred. S 17 Times.

THREE refined responsible adults wish two-three rooms, kitchen, bath; west, below 106th; permanent; $60-$70. E 211 Times.

MOVING, TRUCKING, STORAGE

MOVE WITH DAVIES, TURNER & CO., ESTABLISHED 1870; efficient and speedy long distance household removals by motor truck; intercity motor haulage—Philadelphia, Boston; packing by experts; also foreign removals, storage. 39 Pearl St., N. Y. C. Bowling Green 7960.

AMERICAN STORAGE CO.'S charges for storing household goods, moving furniture, piano moving, shipping and packing and the most reasonable in the city. 247 and 249 West 60th. Tel. Endicott 2157.

WANTED—Return loads furniture to Rochester. Bernard Costich, Rochester.

FURNISHED ROOMS.

East Side.

57TH AND MADISON AV. (Hotel Madison)—Sunny outside rooms, private bath, $15-$17.50; also rooms, running water, use of bath, $10.50-$14; quiet, homelike atmosphere; full hotel service; daily, $2-$4.

29TH, 29 EAST—MARTHA WASHINGTON)—500 ROOMS; FIREPROOF; A WOMAN'S HOTEL; ROOMS WITH RUNNING WATER, $14 TO $18 WEEKLY FOR ONE PERSON, $17.50 TO $21 WEEKLY FOR TWO; ROOMS WITH PRIVATE BATH, $21 WEEKLY FOR ONE, $24.50 AND UP WEEKLY FOR TWO.

219T, 106 EAST—Large sunny back parlor, piano, kitchenette, good location, clean.

34TH (Park Av.)—Independent, single, convenient, baths; moderate; references; gentleman. Ashland 8665.

34TH, 126 E.—Attractive bed-sitting room, high-class apartment; references. Poole.

35TH, 38 EAST—Large newly decorated, private bath; fireplace; select location; reasonable.

36TH ST., 34 EAST—Ideal two rooms and bath, kitchenette apartment; $125.

36TH ST., 12 EAST—Large attractive room, private bath; elevator.

39TH, 29 EAST.
Desirable room, bath; elevator; breakfast; references.

40TH ST., 31 EAST (Hotel New Weston)—Attractive outside single room with running water; convenient to bath and showers. Plaza 0080.

53D, 53 EAST—Large, sunny room, exclusive, furnished or unfurnished; references required.

53D, 148 EAST—Furnished room, electric light, steam, bath, telephone. Apt. 1.

56TH, 124 EAST—Large room with kitchenette, nicely furnished; phone; references.

57TH, 62 EAST—Exclusive home, attractive room, with private bath; suitable 1 or 2. Phone Rhinelander 5878 for appointment.

81ST (Park-Lexington)—Two rooms, kitchen, bath in private apartment. Butterfield 4381.

85TH, 118 EAST—Large rooms, all conveniences; very nicely furnished; private house.

86TH ST. (at Madison Av.)—Hotel Ashton—Newly decorated, furnished rooms with use of bath, $12 weekly up; rooms with private bath, $18 weekly up; buses, surface cars, subway; full hotel service; restaurant.

94TH, 4 EAST—One, two rooms, porch; furnished, unfurnished; references. Lenox 8068.

95TH, 134 EAST—Attractive, nice, large room, all conveniences, for two.

96TH ST., 104 EAST—Large front parlor and adjoining bedroom, steam, bath, kitchen privileges, $45; private family; near subway. Wineburgh.

104TH, 159 EAST (Y. W. C. A.), Apt. 5—One, two young ladies share cozy housekeeping apartment; conveniences; reasonable.

IRVING PLACE, 14 (corner building)—Box spring beds, tiled bathrooms; absolute cleanliness.

LEXINGTON AV., 830 (653)—Attractive, sunny connecting sitting room, bedroom, newly decorated; all improvements; cleanliness assured; good service; permanent business people; reasonable; references; telephone.

LEXINGTON AV., 858 (54th St.)—Newly decorated room, suitable 2; private bath; 3 large connecting rooms with bath.

LEXINGTON AV., 315—Splendid room in high class apartment; suitable two. Beckman.

LEXINGTON AV., 324 (28th)—Front basement, business or housekeeping; also double, single.

MADISON, AV., 971 (near 76th)—Newly furnished, decorated large double and single rooms; running water; $8 up weekly.

MADISON AV., 186—One large double room, private bath; suitable two or three.

MADISON AV., 185—One large, double room, private bath; suitable two or three.

"ALLERTON HOUSE."
Club residence for men, conveniently located, affording every comfort of home, with surroundings and service of the select club; rates, $10 to $20 a week, for approved residents only.
146 EAST 39TH ST. 143 EAST 39TH ST.
23 EAST 38TH ST. 302 WEST 22D ST.

BEAUTIFULLY furnished large bed-living room; use of kitchenette; 50th and Madison. Call Regent 7310 or Regent 8524.

West Side.

9TH, 41 WEST—Partly furnished, $35-$75-$35; efficient service; club like.

9TH, 63 WEST—Large attractive double room, $60 monthly.

23D, 200 WEST—Single, steam heat, electricity, near bath; gentlemen; $6.

21ST, 4 WEST (WOLCOTT HOTEL)—LARGE OUTSIDE DOUBLE ROOMS, WITH RUNNING WATER; TWIN BEDS; $10 WEEKLY FOR ONE OR TWO; SINGLE ROOM, WITH BATH, $21 WEEKLY UP.

23D ST., 17 WEST (HOTEL ABERDEEN)—SPECIAL FAMILY RATES; SINGLE ROOMS, HOT AND COLD RUNNING WATER, $12 PER DAY, $72 PER WEEK; WITH BATH $2.50 AND UP.

FURNISHED ROOMS.

West Side.

35TH ST., 43 WEST.
HOTEL GREGORIAN.
1-2-3 ROOMS EACH, WITH PRIVATE BATH. ALL LIGHT AND AIRY. COMPLETE HOTEL SERVICE; $20 PER WEEK.

43D ST., 253 WEST (HOTEL TIMES SQUARE)—NEW 1,000-ROOM HOTEL; ROOMS WITH RUNNING WATER FOR ONE PERSON $3, FOR TWO $4; WITH CONNECTING BATH $2.50 FOR ONE; ROOMS WITH PRIVATE BATH $3 FOR ONE, $4 FOR TWO; NO HIGHER RATES; SPECIAL WEEKLY RATES; SEPARATE FLOOR FOR WOMEN.

43D ST., 127 WEST (HOTEL WOODSTOCK)—COMFORTABLE ROOMS WITH RUNNING WATER; BACHELOR FLOOR; BATHS ON FLOOR; $14 WEEKLY UP.

43D ST., 235 WEST (HOTEL TIMES SQUARE)—ROOMS WITH CONNECTING BATH ON WOMAN'S FLOOR, $15 WEEKLY

47TH ST., 106 WEST—RALEIGH HALL. A RESIDENCE FOR MEN.
Attractive furnished rooms, with or without private bath or shower; club advantages and accommodations with hotel service.
RATES FROM $10 WEEKLY.

50S, EAST—Exceptional, beautiful, exclusive, kitchenette, bath; maid service; gentleman. Plaza 2147.

50TH ST., 5 WEST.
BEAUTIFUL ROOM, NEATLY FURNISHED, BATH ADJOINING, $11 WEEKLY.

53D, 17 WEST—Beautiful large room, private bath, lavatory; also small room.

55D, 63 WEST—Fine front parlor, bath; also double room, running water.

60TH (Carnegie Hall neighborhood)—Warm room, adjoining bath, $15. Tel. Circle 10372.

67TH ST., 200 WEST (Apt. 3F)—Five very large rooms for rent; immediate possession; furnished or unfurnished; can be examined only by appointment. Telephone Plaza 2994.

67TH ST. (between 5th and 6th Ave.)—Beautifully furnished single or double rooms; electricity, steam heat; elevator; appointment by phone. Plaza 9631.

67TH, 312 WEST—Nicely furnished, clean front room for single or double.

67TH—Double room, suitable 2; piano, convenience; private family; references. Plaza 3101.

67TH, NORTHEAST CORNER BROADWAY (HOTEL SIDNEY)—ALL MODERN IMPROVEMENTS; HANDSOMELY FURNISHED; $2 PER DAY UP; SPECIAL WEEKLY RATES.

67TH, 10 WEST—Parlor, bedroom suite, high class; private entrance; $17. James.

67TH, 15 WEST—Exceptional bedroom; business man or women; all conveniences; bath, closet, near subway station. Endicott 7670.

67TH, 235 WEST—Beautiful double front rooms, steam heat; single beds; $20.

71ST, 300 WEST—Large private bath, kitchenette, two-room suite; single, kitchenettes.

71ST, 73 WEST—Just opened and remodeled house; new furniture; beautiful, double rooms.

71ST, 118 WEST—Newly decorated large room, bath, steam; refined home; gentlemen.

72D ST. AND BROADWAY—Room with hot and cold running water; $17.50 per week; complete hotel service. Hotel St. Andrew. Phone Endicott 4080.

72D (Riverside)—Very attractive room for gentleman; $12; exclusive apartment. Endicott 5545.

73D, 216 WEST—Front room, running water, 2 beds; suitable two business persons.

73D, 27 WEST—Large, light rooms, private baths; most desirable location; modern.

73D ST., 126 WEST (Hotel Nobleton)—Newly decorated, luxuriously furnished 1, 2, 3 outside rooms, private bath; elevator, surface cars, subway; from $25 to $40 weekly; full hotel service; restaurant.

73D, 168 WEST—Handsomely furnished second floor room; private bath; $20; reference.

73D, 106 WEST—Newly decorated large rooms; twin beds; $10, $12, $14.

74TH, 102 WEST—Attractively furnished, newly decorated double room, private bath; kitchenette; large studio, bath, kitchenette. Endicott 3817.

74TH ST., (2,131 Broadway)—Attractive newly furnished rooms; running water; elevator service. Apartment 5A. Gray.

75TH, 327 WEST—Exceptionally furnished with, without bath; kitchenette, steam; refined home.

75TH, 309 WEST—Attractive, large room; kitchenette; nicely furnished; steam heat.

76TH, 319 WEST—Exceptional attractive room; unusual private house; gentleman; references required.

79TH, 145 WEST—Large, medium rooms, suitable two business girls; kitchenette; references.

79TH, 153 WEST—Parlor bedroom, twin beds, running water, private or professional.

79TH, 42 WEST—Large southern room, opposite bath; twin beds.

79TH, 305 WEST—Attractive room with, without bath; in excellently kept house.

79TH, 30 WEST—Attractive single rooms, gentlemen; references.

77TH, 111 WEST—Attractive large room, all conveniences; reasonable; reference.

79TH, 112 WEST—Back parlor, private bath, steam, light, conveniences.

78TH, WEST—Two connecting front rooms, 2 single beds. Schuyler 2025.

79TH, 307 WEST—Large, light, modern housekeeping apartment, 4a. room; cleanly; homelike. Apartment 4a.

80TH, 133 WEST—Immaculate, neatly furnished room, suitable for two; conveniences; $15.

81ST ST. AND COLUMBUS AV. (HOTEL ENDICOTT)—ROOMS FROM $2 PER DAY OR $12 PER WEEK; ROOMS WITH BATH FOR ONE PERSON, $2.50 PER DAY OR $15 WEEKLY FOR ONE PERSON; $3.50 PER DAY OR $21 WEEKLY FOR TWO PERSONS.

82D, 320 WEST—Large room, charmingly furnished, running water; ideal home; reasonable.

82D, 35 WEST—Large rooms, adjoining bath; cooking; $12-$14; single, $7.

82D, WEST, Studio; also small room for young ladies only. Trafalgar 2961.

82D, WEST (15A)—Large, small rooms, some kitchenettes; also front basement.

83D, 216 WEST.
BACHELOR QUARTERS.

84TH, 40 W.—Newly opened house, refined neighborhood; very reasonable rates; desirable, well furnished single and double rooms; private baths, telephone; every home comfort.

84TH ST., 113 WEST—Well-furnished parlor, bedroom; electricity, steam, bath; French family. Druaux.

84TH, 318 WEST—Two comfortable, attractive rooms for gentlemen; modern; small private family. Apartment 5E.

84TH, 102 WEST—Charming room; everything new; elevator; gentlemen. Inquire Superintendent.

84TH, 320 WEST—2 outside rooms; private family; $16; call evenings. Apt. 2W.

85TH, 227 WEST (Apt. 5)—Excellent accommodations; single, double, $8-$12; running water; electricity, shower; kitchen privileges; references.

86TH, 343 WEST—Newly furnished rooms, single or double; near Riverside Drive; seen any time. Apt. 6W.

85TH, 320 WEST—Furnished parlor and bedroom; 2 windows facing street; twin beds; other rooms; everything new. Childress.

85TH, 342 WEST—Newly furnished room, adjoining shower bath; homelike; references. Monroe.

86TH, 62 WEST—Attractive rooms; private bath; quiet, private home; $12-$15.

85TH, 350 WEST—Double room, kitchenette; private bath, suitable couple, 2 gentlemen.

87TH, 207 WEST (6E)—Homelike, sunny; twin beds; water; $15; elevator.

87TH, 206 WEST—Double room, two outside windows; reasonable; call evenings. Lawrie.

87TH, 231 WEST—Large sunny; twin beds; running water; reasonable. Apartment 2J.

87TH, 36 WEST—Large, well furnished front room, twin beds; clean, reasonable.

88TH, 25 WEST—Newly decorated residence; steam heated rooms; double or twin beds; electricity; $8, $10, $14, $18.

88TH, 266 WEST—Attractive, newly decorated large front; French, Spanish spoken. Gilbert.

86TH, 308 WEST—Newly opened, beautiful rooms, twin beds, bath; $12 up.

89TH, 17 WEST—Large attractive room, private bath; also large front basement.

90TH, 311 WEST—Attractive large and small rooms; gentlemen; select house; references.

91ST, 146 WEST—Large front room, single, small; $8-$5; phone. Lawrence.

91ST, 120 WEST—Beautiful large front room; phone, electricity; exclusive private house.

93D ST., 109 WEST—Exceptional opportunity to secure in house of owner a double room, twin beds, private bath; steam heat; reasonable to right party.

94TH, 315 WEST—Large double rooms; newly furnished; elevator; reasonable; single. Sault.

94TH, 75 WEST—Back parlor, real kitchen, private bath, $20; other rooms.

94TH, 78 WEST—Clean single and double room; comfortable and reasonable. Ward.

94TH, 71 WEST — Beautifully furnished rooms, bath, shower, telephone; gentlemen.

95TH, 127 WEST—Beautifully furnished large double room, adjoining bath, kitchenette; reasonable.

95TH, 161 WEST—Attractive newly decorated front parlor, bedroom; piano, electricity, telephone.

96TH, 316 WEST—Medium, adjoining bath, refined surroundings; gentleman. Apt. 32.

97TH, 235 WEST—Large outside room, bath, shower adjoining. Schillings, 4 west.

97TH, 42 WEST—Front parlor, private bath; large room, kitchenette; modern conv.

FURNISHED ROOMS.

West Side.

66TH ST., 43 WEST.
Newly furnished large rooms, some en suite, select private house; unusual opportunity, reasonable.

90TH, WEST—Outside sunny room; unobstructed view; immaculate; $8; reference. Riverside 1249.

97TH, 230 WEST (5E)—Front room; suitable couple; twin beds; running water.

97TH, 260, WEST—Large front room, suitable two, elevator apartment; $35. Burns.

98TH, 316, WEST—Newly furnished, comfortable; modern conveniences; $15 up. Riverside 10022.

96TH, 154 WEST—Large light room, all conveniences; no other roomers. Gentleman $6. Hynes.

98TH (Broadway)—Single room, well kept; $9; southern exposure; shower. Riverside 2484.

99TH ($,512 Broadway)—Sunny front room, facing Broadway; elevator, shower. 5 South.

99TH, 506 WEST—Attractive single room, convenient cars, subway; kitchen privilege. Leroy.

99TH, 244 WEST (Apt. 35)—Broadway; well furnished, single; elevator, steam; $8.

99TH, 248 WEST—Large front room, couch bed, electricity, suitable 2; $12.

100TH (829 West End Av.)—Beautiful furnished room, all conveniences; $10; gentleman; modern elevator. Apt. 8 north.

102D, 316 WEST—Large, unusually handsome rooms, exclusive, quiet; one with bath, kitchenette; one running water.

Closing Hours for Advertisements

Sunday Edition

WEDNESDAY, 6 P. M.—Schools, Steamships, Hotels, Resorts, Amusements.

THURSDAY, MIDNIGHT—Display Advertisements and Real Estate, with auto. photographs, marines or drawings.

TODAY, FRIDAY, 2 P. M.—Editorial Section.

TODAY, FRIDAY, 3 P. M.—Undisplayed classified, Business Opportunities.

TOMORROW, SATURDAY, 1 P. M.—Undisplayed classified, subject to omission.

Daily Edition

Advertisements for daily edition must be received before 6 P. M. on day preceding publication.

Classified Advertising Rates

Minimum space 2 lines. Agate line of 9 words.

Situations Wanted.....50c
Furnished Rooms, Houses Wanted.....50c
Boarders and Board Wanted.....50c
Help Wanted.....65c
Lost and Found.....65c
Real Estate, &c.....60c
Apartments to Let and Wanted.....60c
Country Board.....60c
For Sale.....65c
Agents Wanted.....65c
Automobile Exchange.....70c
Mortgage Loans.....15c
Employment Agencies.....40c
Business Opportunities.....$1.00
Per Word
Buyers' Wants, Offerings to Buyers.....15c
Bank Exchange (Sundays).....15c

Lost and Found, Deaths, Marriages and Births accepted until midnight.

Errors avoided by delivering advertisements in advance of closing time.

Reward of $100 offered by The New York Times for information leading to arrest and conviction of any one obtaining money through a misleading or fraudulent advertisement in The Times.

Telephone LAckawanna 1000.

SITUATIONS WANTED—Male.

Continued from preceding page.

CHAUFFEUR-MECHANIC, white, 12 years' experience driving and repairing all cars; neat, willing, courteous, 3 years' steady with last employer; private references verifying ability and honesty, desires city or country position. Edward, telephone Academy 4028.

CHAUFFEUR, single, white, desires position with private family; twelve years' experience on high grade cars; four years last employer; competent, well-bred man, careful driver; travel or city. Leo Keehan, 163 West 64th. Trafalgar 6184.

CHAUFFEUR-MECHANIC, married, 9 years last place, best references; 14 years' experience all makes cars; private driving. John Dobbeloere, 119 West 88th. Schuyler 6585.

CHAUFFEUR-MECHANIC, married, neat, courteous, Englishman, wishes permanent position in country; Westchester County preferred; experienced on high-class cars. P. O. Box 403, Pleasantville, N. Y.

CHAUFFEUR, Japanese, $2, fifteen years' experience, best references, wishes position; private. B 130 Times.

CHEMICAL ENGINEER, 1924; desires permanent position with reputable company. F 241 Times.

CHEMIST, 30; married; analytical, compounding essential oils, synthetics, perfumery. E 212 Times.

COOK AND BUTLER; Japanese; experienced; small family in city; good references. 148 West 65th St. Kawai.

COUPLE—Desire to secure position in city for first-class couple; wife very good cook; husband, good useful butler, valet. D 815 Times Downtown.

COUPLE—Japanese man cook, wife general housework or waitress; best references; prefer apartment in the city. B 1132 Times Harlem.

COUPLE, French, competent, reliable; butler and cook; entire charge city apartment; references; $100. Roux, 630 Bergen Av., Bronx.

COUPLE, colored, wish positions; mechanic-chauffeur; wife, housework or nurse. Keyes, 226 West 122d, Morningside 9086.

COUPLE—Chauffeur; chambermaid, laundress; no children; best references. Fagerstrom, 247 East 123d.

COUPLE, butler, cook; thoroughly experienced, English born, middle aged; best city references. G 572 Times.

COUPLE wish position, country or city; good references. Gordon. Phone Bradhurst 5406.

COUPLE, cook, chauffeur, butler, wishes position. Call Taul, 321 East 84th St.

CRAFTSMAN

Capable executive, correspondent, bookkeeper; efficient, tactful; satisfactory references. K 962 Times Downtown.

DISPLAY MAN—SIGN ARTIST

Advertising windows, apparel or department store manager's assistant, aggressive; live proposition; city or elsewhere. Studio, 213 Prince St., Brooklyn.

DRAFTSMAN, mechanical, capable, to design, develop and improve special and automatic machinery, desires position. K 908 Times Downtown.

DRAFTSMAN, mechanical; eight years' experience shop and drafting. B 1113 Times Harlem.

DRAFTSMAN, mechanical, desires home work. John Kosar, 1,740 Linden St., Brklyn.

EXPORT MAN, American, 28, Christian, German descent, fluent Spanish, German, just returned 16 months abroad, connection export concern; executive ability; college training; consider foreign service; references. D 810 Times Downtown.

EXPORT, import, young man, all lines, several years' experience; also as executive; extensive travel; open for proposition; best references. F 717 Times.

FOREMAN, production and rate setter, electrical; handle male and female help; 5 years' executive experince. D 546 Times.

INSURANCE—Married man, 30, ten years' experience, desires opportunity. G 550 Times.

JANITOR — Couple, colored; steam heat house; does repairs; reference. John, Audubon 1243.

JAPANESE, first-class, long experience, cook, butler, general housework; small family; quiet, industrious worker; best references. Oka, 225 East 58th St.

JAPANESE, general housework; 4 years last place; best references; must have permanent position. Ishiyama, 525 West 138th St.

JAPANESE, long experience, cook, butler, general housework, bachelor's place, small family; very good cook; references. Kame, 226 East 58th St. Tel. Regent 3299.

JAPANESE student wants domestic work; will help all morning, room and board, $30 month. Kado. Plaza 5218.

JAPANESE COOK, bachelor's caretaker specialty, two years last place. V. J., 1,367 Broadway.

MACHINIST FOREMAN wishes position assembling, erecting, developing, experimental, light or heavy work. Box 9, 129 Grandpoint Av., Brooklyn.

MAN, 26, having considerable spare time days and evenings, seeks connection; legal or commercial connection; have selling, investigating, collection experience; capable stenographer; can be of valuable service in any of the above capacities. B 126 Times.

MAN with personality, tact and ability, all-around office man; exceptional local and out-of-town sales; capable assuming charge; references. B 1106 Times Harlem.

MAN, 30, wishes position, evenings preferred, on stock auditing and inventory work. K 965 Times Downtown.

MAN, Christian, single, as watchman, porter or general helper; steady and reliable; city or country. G 581 Times.

MANAGER, experienced, capable in every branch of hotel, club or high-class restaurant, with exceptional references, desires position. S 109 Times.

MASSEUR will keep you physically fit; gentlemen. Adams, 7109, colored, Harlem 2542.

MASSEUR, 106872, gives general hand massage, 250 East 57th St. Plaza 5-8.

MECHANIC, expert automobile and gasoline engines, installation, demonstrator and sales ability. B., 899 Degraw St., Brooklyn.

ORGANIST and choirmaster of large Episcopal church desires change; finest references; wide experience; salary reasonable; will consider only Episcopal church. B 108 Times.

REAL ESTATE; experienced rentals, listings and sales west side properties; American, aged 29; university education; salary and commission. K 970 Times Downtown.

REAL ESTATE—Experience renting, collecting and general management. T 454 Times.

SALES manager on commission and profit-sharing basis; proposition must be established three years and properly financed. E 901 Times.

SALESMAN—Mutually profitable is what I believe I can make my connection on your sales force; at present and for five years selling automotive trade; excellent reason for desiring to make a change. G 495 Times.

SALESMAN, 27, married, business and sales ability, managerial experience, desires position mercantile or retail concern offering advancement; high references. Loris, 1,153 Sutter Av., Brooklyn.

SALESMAN with automobile; high-class producer; salary and commission; put over any legitimate proposition. What have you to offer? G 541 Times.

SALESMAN—Young man, 25, experienced department and resident buying trade, desires connection with reputable house. B 113 Times.

SALESMAN for Mexico in novelties and textile lines; on commission basis; resides in Mexico, N. M., 200 East 25d.

SALESMAN, 10 years' experience in silks, ribbons to millinery manufacturers. G 560 Times.

SALESMAN, PART TIME; COMMISSION. D 886 TIMES DOWNTOWN.

SECRETARY-STENOGRAPHER, excellent typist, experienced, capable handling office; 27. D 909 Times.

SECRETARY—EXECUTIVE ASSISTANT; college man; stenographer, bookkeeper, correspondent, credits. B 126 Times.

STENOGRAPHER, 23, attending school evenings, intelligent, educated, experienced with ledger. Caledonia 8079.

YOUNG MAN, 24, not afraid of hard, responsible work, high school graduate, wishes clerical position with progressive concern; 7 years' experience; competent bookkeeper, correspondent, typist; references. K 966 Times Downtown.

YOUNG MAN, 25, possessing selling and executive experience, at present employed in responsible position, desires connection with established firm as executive assistant. B 128 Times.

YOUNG MAN, 21, tennis professional, desires position for November and December, possibly all Winter; out of town now, will return Nov. 1. G. S. Ward, 152 East 83d St.

YOUNG MAN, 22, refined, high school graduate, 4 years' general office experience, desires position offering reasonable salary and advancement. C 967 Times.

YOUNG MAN, 26, complete charge shipping and contractors for large, well-known dress house; past nine years; excellent references. B 1128 Times Harlem.

YOUNG MAN, 25, familiar plans and listing materials, wishes position in builder's office. B. B. 55 N. Y. Times Brooklyn Branch.

YOUNG MAN, ambitious, 30, 12 years' experience dry goods, A1 references, desires position of responsibility. G 551 Times.

YOUNG MAN, married, desires position; 10 years' experience jewelry, silver and ivory business; references. G 564 Times.

YOUNG MAN, 26, good knowledge of architectural drafting, seeks opening with opportunity; references. C 541 Times.

YOUNG MAN, 22, capable industrious, desires position where advancement is reward for ability. B 134 Times.

YOUNG MAN, 25, college graduate, 5 years' business experience, desires position as office manager. G 544 Times.

YOUNG MAN desires legitimate employment with chance for advancement. B 136 Times.

YOUNG MAN, 22, experienced cretonne drapery, wishes position with real future. G 559 Times.

YOUNG MAN, 21, seeks position during evenings; best references. G 570 Times.

YOUNG MAN, music student, desires position evenings, Wallach, 611 West 177th St.

YOUNG MAN desires any kind of evening work. K 990 Times Downtown.

YOUNG MAN, 23, employed day, desires evening clerical work. G 545 Times.

YOUNG MAN, ambitious evening position, 4 to 12. 54 N. Y. Times Brooklyn Branch.

YOUNG MAN, 23, office experience, desires connection with opportunity. G 553 Times.

YOUNG MAN, 24, seeks good connection with progressive firm. N 387 Times.

PART-TIME student workers for all hours—men or women; qualified as governesses, waiters, housewarkers, cashiers, clerks, tutors in all languages, translation; these students come from all parts of the world and can be recommended by International House, 500 Riverside Drive. Morningside 8200. Ext. 15.

YOUNG AMERICAN, POSSESSING UNUSUAL EXECUTIVE CAPACITY, SOUND JUDGMENT, INITIATIVE, SUCCESSFUL RECORD, VALUABLE EXPERIENCE SALES, CREDITS, GENERAL BUSINESS ADMINISTRATION; RESOURCEFUL ASSISTANT. 47 N. Y. TIMES BROOKLYN BRANCH.

COLLEGE educated young man, clerical typing, driving, sales experience, excellent references, seeks connection small concern. E 226 Times.

EVENING WORK wanted by credit and financial expert employed during the day; moderate salary desired. Experience, 125 Times.

POLICE CAPTAIN, Protestant, retired, desires position; perfect health. V 910 Times Downtown.

COLLEGE GRADUATE, 24, accountant, office manager, desires position, advancement. B 117 Times.

YOUNG professional basketball player desires position with large concern. D 517 Times.

STUDENT, Japanese, from Hawaii, wishes schoolboy position. Paul, 130 Claremont Av.

Employment Agencies.

Domestic.

JAPANESE AGENCY—Experienced cooks, butlers, chauffeurs, couples. 100 West 46th. Bryant 7787.

FEMALE HELP WANTED.

ALTERATION HANDS.

LORD & TAYLOR

require the services of several women

sewers for alterations on gowns.

Apply 38th St. and 5th Av., Employment Office, 11th floor.

BILL CLERK and Typist; permanent position; state experience; salary $22. S 76 Times.

BOOKKEEPER, woman accountant, wanted; must be experienced stenographer and typist, one who is thoroughly versed in detail office work and systematize filing and accounting, one who is capable of new ideas; excellent chance for early advancement; best of references required; salary to commence $40 per week. S 94 Times.

BOOKKEEPER-TYPIST for hospital in the Bronx; lunch on premises; apply, stating age, experience and salary expected. W 1270 Times Bronx.

BOOKKEEPER-STENOGRAPHER, experienced on textile accounts; state salary expected and previous employment. S 97 Times.

BOOKKEEPER, double entry; garage experience $25 to start; call between 10 and 12. 511 West 21st.

BOOKKEEPER and typist, by children's coat house; state salary and experience. Apply by mail, H. Reiss, 22 West 26th St.

BOOKKEEPER, experienced, in retail meat market. Progress Market, 1,132 Park Av.

CLERICAL.

R. H. MACY & CO., INC.,

have vacancies for

CLERICAL WORKERS.

Must have legible handwriting and be good at figures; high school graduates preferred. Apply any time during the day at Employment Office, first balcony, 34th St. entrance, NEW WEST BUILDING.

CLERK wanted; young lady, about 23 years of age, having good handwriting and average intelligence; Bronx resident preferred. S 88 Times.

COOK and housewarker in apartment; good wages. Telephone Bronxville 1404.

DETECTIVE, woman, experienced, speaking German, Hungarian and English; large institution; write, giving full particulars about yourself, experience, salary desired to start. Y 2108 Times Annex.

FITTERS.

LORD & TAYLOR

require several experienced fitters on women's dresses and suits for their alteration workroom.

Apply 38th St. and 5th Av., Employment Office, 11th floor.

FOOD DEMONSTRATOR, experienced; salary and commission. M. J. Folenbee, 9-10 A. M., 1,819 Broadway, Room 1620.

FRENCH STENOGRAPHER.

GIMBEL BROTHERS, INC.,
36D ST. AND BROADWAY,

REQUIRES THE SERVICES OF A THOROUGHLY EXPERIENCED FRENCH STENOGRAPHER.

APPLY EMPLOYMENT OFFICE, 5TH FLOOR, 9 A. M. TO 5:30 P. M.

GIRL, general office work; must be speedy typist; no objection to beginner; $12 start. Needlecraft Mfg. Co., 2-24 Metropolitan Av., cor. Morton Av., Brooklyn. Take Metropolitan Line, L. R. T., or B. R. T., to last stop.

GIRLS wanted to sell a line of high-grade ladies' underwear; good commission paid; no deliveries made by representatives. Alpaca Knitting Co., Orwigsburg, Pa.

GIRLS, 17-20 years old; established publishing house; for clerical work; steady work with good advancement; salary to start, $15; experience not essential. S 104 Times.

GIRL; must have good handwriting; quick and accurate at figures; steady work. E. & J. Bass, 618 Broadway.

GIRL, white, general housework; four adults. Fleck, 800 West 183th. Bradhurst 5744.

GIRL, capable buying cloaks, infants' wear. Mr. Rittenberg, Worth 4975, between 9-5.

GOVERNESS, 2 girls, 9-11, help with home work, speak French, German. Call 10-12, Friday, Apt. 1238, 2 West 86th.

HOSIERY, KNIT UNDERWEAR, &C.

Buyer wanted who can develop these lines in a Philadelphia store. Address Y 2101 Times Annex.

HOUSEWORKER, white; sleep in; must be good cook; kitchen makes calls for right party; references required. Andrea, 181 East Mount Eden Av. Phone Bingham 0064.

LADY'S MAID—Must be A1 packer and seamstress; understand exceptional care of wardrobe, aesthetical neatness, willing and good disposition; between 30 and 40 years of age; good traveler; steady position; state age, experience and salary expected. Northwestern preferred; if possible enclose copies of references; useless to apply unless above qualifications can be filled. V 913 Times Downtown.

LEDGER clerk, state age, experience and salary. D. M. 163 Times.

MAID, white girl, wanted to take care of small apartment, small family; two children, two adults; must be reliable; from $40-$45 per month; references required. Mrs. Hoberman, 1,012 Avenue K, Brooklyn. Apt. 3G.

MAID, white, for two-room apartment, 2 hours mornings. K 613 Times Downtown.

MUSLIN UNDERWEAR, CORSETS, &C.

Buyer wanted who can develop these lines in a Philadelphia store. Address Y 2101 Times Annex.

NURSE for boy 2 years old; experienced, healthy, knowing thoroughly feeding; also willing travel because spending Winter Europe; references. K 967 Times Downtown.

NURSE, experienced, competent; best references; for 2 children, 15 months and 3 years; good home. M. Leipzig, 664 West 163d, Apt. 5e.

NURSE for child over 3; city preferred, or will accompany to Florida; seamstress; Call 282 West 88th. Perkins.

NURSE, white, good references required; care boy 6 years. 215 West 92d. Apt. 2F. Mrs. M. Moses.

NURSERY GOVERNESS for 2 girls, ages 2 and 4½ years; experienced with children and good recommendation essential. Andrea, 181 East Mount Eden Av. Phone Bingham 0064.

NURSERY GOVERNESS; kindergarten, English or French; plain sewing; 2 girls, 3 and 4 years; reference necessary. Address Box 607, Englewood, N. J.

SALES GIRLS, steady position; good pay for honest, reliable girls who live with parents; also afternoon work for school girls; state references, age and experience. 239 Times, Brooklyn Branch.

SALESLADIES,

LERNER BLOUSE SHOPS

HAVE A FEW VERY DESIRABLE OPENINGS FOR SALESLADIES EXPERIENCED IN SELLING

BLOUSES, HOSIERY, UNDERWEAR, DRESSES;

PERMANENT POSITIONS; COMMISSION ON ALL SALES.

APPLY 19 WEST 36TH ST., 4TH FLOOR.

SALESLADIES,

EXPERIENCED IN FURS.

To capable applicants we can offer highest wages and steady positions, with excellent chance of advancement. Mr. Kay, Hudson Bay Seal Co., 602 6th Av.

SALESLADIES wanted; unusual opportunity and highest salary to thoroughly experienced saleslacies. Aply Stuart Specialty Shop, 1,386 Broadway.

SALESLADIES, experience unnecessary; age 19; extra $3 day. Weisbecker, 270 West 120th.

SALESWOMEN.

JEWELRY, BAGS AND PERFUMES;

LIBERAL SALARY; PERMANENT POSITION.

MARTIN'S,
Fulton, corner Bridge St., Brooklyn.

SALESWOMEN—Selling magnificent imported social stationery, direct consumer; full or spare time, will net you nice commission. For interview write S 860 Times Downtown.

SECRETARY, with advertising experience, who can prepare copy, write leaflets and handle the details of a department selling building specialties; to such there is a real opportunity with growing responsibility and remuneration. T 456 Times.

SECRETARY-STENOGRAPHER, young woman, not under 30, practical and resourceful, experienced in meeting people of all sorts as confidential assistant and investigator to professional man; part or entire time. S 100 Times.

SECRETARY, doctor's office, typist, 10-6; $15. Circle 1589, 2-3 P. M.

STENOGRAPHER, rapid and accurate at shorthand essential; salary to start $25 weekly; an unusual opportunity for rapid advancement; age between 25 and 30 years. If you are a quality, telephone for an appointment Worth 7750.

STENOGRAPHER, with bookkeeping knowledge, practical, for general office work in growing manufacturing concern; opportunity for intelligent girl with initiative. Maryland Paper Box Co., 150 Avenue D, Drydock 4530.

STENOGRAPHER, young lady with some experience; must be bright and capable of transcribing notes quickly; pleasant surroundings; Christian firm. When Stores Co., Chelsea 0443.

STENOGRAPHER, competent, efficient and capable, wanted by large progressive organization. Write, giving in detail age, experience, education and salary desired. P. O. Box 306, Madison Square Station, N. Y.

STENOGRAPHER with previous export or transportation experience wanted; state age; large export house; state age, nationality, religion, education, experience and salary. S 861 Times Downtown.

STENOGRAPHER, 21, competent, quick, reliable, good at details, high school graduate. Call with handwritten application, stating experience, references and salary. Wertheimer Piehn, 255 5th Av.

STENOGRAPHER-SECRETARY capable take full charge follow up correspondence and all office routine; thorough experience necessary. Radio Industry Corp., 131 Duane St.

STENOGRAPHER, neat young lady, experienced and capable; good opportunity; write fully age, experience, salary; phone number, &c. S 873 Times Downtown.

STENOGRAPHER for engineering office, Grand Central district; thorough experience absolutely essential; state qualifications fully. B 159 Times.

STENOGRAPHER wanted, legal; by large insurance company; high school graduate; experienced on legal work. 45 John St., 8th floor.

STENOGRAPHER, small office; state age, education; salary to start $15 month. N 914 Times Downtown.

STENOGRAPHER, assistant executive, electrical distributors, refined young lady; $18; advancement. Circle 9883.

TRIMMING GIRL, EXPERIENCED HIGH-CLASS DRESSES TO HANDLE EMBROIDERIES AND TRIMMINGS. BOX 222, HERALD SQUARE, 15 EAST 40TH.

TYPIST, experienced at billing and able to operate switchboard, required by Brooklyn manufacturing corporation; qualified young lady will find opportunity for advancement and congenial position. Write, stating age, education, references, experience and salary desired, 351 N. Y. Times Brooklyn Branch.

TYPIST wanted by large insurance company; high school graduate, experienced; salary $65. 45 John St., 8th floor.

TYPIST, must be experienced and understand filing. Apply after 9, 29 East 32d.

TYPIST with knowledge of stenography; intelligent; $14 to start. S 97 Times.

TYPIST, high school graduate. Suite 1061, Equitable Building, 120 Broadway.

WOMEN, good looking, not too slim (some stout also), to pose for photographic fashion work. Apply to Stone Van Dresser Co., 223 4th Av.

WOMAN, to take entire charge elderly invalid; state terms, experience. S 855 Times Downtown.

WOMAN, experienced making pillows and scarfs; references. Apply store, 6 East 48th.

WOMAN, white, part time, good cook, serving, housework. 7629 Circle, 9-10.

WOMEN, aged 25 to 40, grammar school graduates; no experience necessary; we train you to receive telegrams over the telephone; $60 per month while training; $75 upon graduation, with scheduled increases thereafter; night hours; permanent positions. Apply Room 1702, 24 Walker St., near Canal St. and Broadway.

YOUNG LADY, 20, neat, active, to represent publishers; good salary at start; advancement; learn selling. G 575 Times.

YOUNG LADY, good sewer, willing to learn interior decorating. Plaza 5267.

YOUNG WOMAN, 23-28.

Wholesale house requires energetic, intelligent young woman to take charge of the stock in a large showroom; one who makes a good appearance and understands the care of stock will find this an attractive opening; no buying or selling involved. Call 39 East 18th St., after 10 A. M.

YOUNG WOMAN, bright, as head of filing department in large wholesale house; only those willing to work need apply, giving full particulars, including age, nationality and experience. S 865 Times Downtown.

YOUNG woman typist to perform clerical duties in large real estate office; good opportunity; state age, experience, salary and telephone number. Box M, 453 Madison Av. Stadium.

FEMALE HELP WANTED.

A VOICE.

Young lady with commanding telephone sales personality to qualify prospective members for high-class avenue association over telephone; must possess wide and varied business experience, preferably with knowledge of advertising; must be highly cultured, with rich speaking voice and able to devote self wholly to business; position holds established earning capacity upward of $160 weekly; drawing account and commission basis. Apply, stating nationality and full details. S 63 Times.

FRENCH teacher; five days per week, 4 to 7 P. M.; for child of nine years advanced in French; must be college graduate and hold diploma; Parisian accent; steady position useless apply unless above qualifications can be filled. State age, salary expected and give references. V 914 Times Downtown.

COLLEGE graduates, recent; personnel work; splendid advancement; $20-$25. Room 206, 60 Wall St.

Employment Agencies.

AMERICAN VOCATIONAL EXCHANGE, 3 LEGAL STENOGRAPHERS (under 20 years) $35
TELEGRAPHER (Stock Exchange expert) $35
TYPISTS — Noiseless, $22; Underwood, $16
SEVERAL Junior Stenographers .....$22-$28
BURROUGHS' ADDING MACHINE OPERATOR $18
JUNIOR CLERKS .....$50-$70 Month

MERCANTILE AGENCY, 200 Broadway.
STENO., specifications, contracts $30
STENO., knowl. bkpr., Clifton, N. J., $27
STENOG., various lines, $20-$28; typist, filing, H. S., $22; typist, switchboard, $20; switchboard, Clifton, N. J., $15; clerk-typist, ledger accounts, $20; clerk, sample room, uptown, $18.

REID COMMERCIAL, 200 BROADWAY.
STENOGS., up-downtown .....$26-$14
DICTAPHONE $30-$27; Ediphone $25
CLERKS, some H. S., experienced or beginners, short hours, rapid advancement $25
CLERK, switchboard, $14; beginners $12

BROWN EXCHANGE, 7 WEST 42D ST.
STENOGRAPHERS .....$22-$25
STATISTICAL CLERK $25
TYPISTS $20
TYPIST-FILE CLERK $18
TYPIST, relief switchboard $22

VOCATIONAL BUREAU, INC.
17 West 42d St. Interviews 9-2.
STENOG. for Elizabeth, N. J. .....$120 mo.
TYPISTS, pension, leading hotel $20
FILE CLERK, decimal sys., knowl. typ. $20
CABLE CLK., age 25-35, appearance imp. $25
UNIVERSITY EMPLOYMENT BUREAU, Inc
63 WALL STREET.
STENOGS. of splendid duration bank $1,400
STENOGRAPHER, downtown law firm $35
STENOGRAPHER, fine steamship office $20
ELLIS machine oper. and Burroughs sta. $25

MISS C. L. McGUINNESS,
CARE NEW YORK BAR ASSOCIATION,
42 WEST 44TH ST.
Positions available for competent stenographers in high-class law offices.

WEAVER EMPLOYMENT SERVICE,
11 East 46th, near Madison.
Secretary-steno., publication .....$25-$30; stenographer, accurate, rapid, $30-$35; college girls, accountant training, $25.

LORING PRATT AGENCY
132 Nassau St. Free registration.
STENOGRAPHERS $25
TYPISTS .....$18-$20
CLERICAL GIRLS $18

DAVIS AGENCY, 12 John.
COMPTOMETER OPERATOR, experienced, uptown $18
BOOK'P'RS-STENOS., many openings $15-$30

PERSONNEL PLACEMENT, 17 WEST 42D
A fine array of office calls at every description.

SEE US TODAY.

Instruction.

WOMEN WHO LIKE TO DRAW.

Largest commercial art studio in America, employing 100 artists, offers unusual opportunity for practical training during spare time; only those who want to make commercial art their profession will be interviewed; state age. S 60 Times.

MARTIN'S,
For information, call or write 23 Union Square, New York City.

LEARN CANDY MAKING.

Earn money at home; fascinating profitable business; women's new field; complete courses; resident, correspondence. The Candy Institute, Elinor L. Hanna, Principal (formerly with Page & Shaw). Send for booklet Z-11, 60 West 50th St., Circle 6086.

SHORTHAND AND TYPEWRITING

in ONE MONTH guaranteed pupils over 17 by Prof. Miller, taught at Columbia Univ., 5 yrs. MILLER INSTITUTE OF SHORTHAND, 1,493 Broadway, at 42d St. Phone Bryant 7150. No connection with any other school.

DESIGNING, dressmaking, pattern-cutting, millinery thoroughly taught; individual instruction; day and evening classes established 1876; visitors welcome. Phone Longacre 7222. Cooper Union Practical School, 58 West 40th St., New York City.

STENOGRAPHERS—Speed Club; class or private lessons. For particulars call at Room 1308, Bennenson Building, 165 Broadway, between 6 and 8 P. M.

SPEED DICTATION, EVENING CLASSES. Reasonable rates. Murray Hill 5945.

MALE HELP WANTED.

ACCOUNTANT, with experience in tax department of public accounting office; thoroughly conversant with Washington procedure, involving the preparation of protests and appeals and presentation before the department; state experience and salary requirements. S 62 Times.

ADVERTISING AGENCY—Layout man who knows type in fact as well as theory; one who can make practical, workable type lay-outs that a newspaper or compositor can follow and send back proofs that approximate the results wanted; he doesn't have to be an artist nor a visualizer primarily, but imagination and a sense of picture values will not be a handicap; good taste and speed execution are also essentials; that means experience. Write and tell us who you are, what you are or have been doing; permanent position; good salary. S 110 Times.

ADVERTISING SOLICITORS, with hustling ability; commission. Foreman, 2 to 4, Room 1,403 Broadway.

ARTIST for a semi-technical trade paper, experienced in making finished advertising layouts and writing good copy; state experience in full, age, nationality; salary expected. S 33 Times.

ARCHITECTURAL DRAUGHTSMEN

on alteration and new building work. Apply H. G. Mitchell, 10th floor.

44 WEST 18TH ST.

BOOKKEEPER; reliable, independent; good opportunity for right man. Call mornings, 173 Lafayette St., New York City.

BOYS WANTED.

A large insurance company will give employment to boys 17 years of age or over; high school training preferred; unusual chances for advancement; free gymnasium and educational classes.

HOURS 8:30 TO 4:30 O'CLOCK.
SATURDAYS 9 TO 12 O'CLOCK.

LUNCHEONS ARE PROVIDED FREE.

Apply in person, between 9 and 4:30 o'clock, Room 1, 1 Madison Av., New York City.

BOY, 16 TO 17 YEARS OLD,

who has a knowledge of typing and wants to connect with a reliable firm employing about 2,000 people and where there is a chance for the right boy. Write giving age, schooling and experience, if any.

S 101 Times.

BOY FOR OFFICE.

Large wholesale house requires intelligent, bright boy with high school education for office work; good opportunity for one seeking good business future; call after 10 A. M. 39 East 18th St.

BOYS TO LEARN BUSINESS.

Large wholesale house has vacancies in several departments where capability will secure advancement; opportunity for bright boys. Address Dry Goods, Box 195, Madison Square.

BOY for office, export and import concern; must furnish good references; neat, reliable; ambitious; chance for advancement. S 102 Times.

BOY for general office work; knowledge Spanish; English essential; state age; references; salary $15. 50 Times 165 Broadway.

BOY, office and shipping; $12 start; hours 8-5; noon Saturdays. Apply Knickerbocker Electrotype Co., 424 West 33d.

BOY for errands and light office work; salary $10. S 863 Times Downtown.

CAMPAIGN MANAGER.

newspaper circulation experience; this big executive position for exceptional organizer; travel America, abroad. C 552 Times.

CLERK, over 21; must be good penman, accurate at figures and have experience as ledger-bill clerk or bookkeeper $52 to start; excellent opportunity for rapid advancement; permanent; good hours; in large Bronx office. E. E., 1228 Times Bronx.

CLERK, experienced, hardware and house furnishings. Call A. M. 1,230 St. Nicholas Av.

CLERK, experienced, to assist in the New York office of large out-of-town clothing concern; one who understands stenography; permanent position. Apply Friday, between 5 and 6 o'clock, 200 5th Av., Room 1067.

COUPLE wanted, white, for small family in Katonah; must be good cook and useful butler. Answer, Box 970, Katonah.

COUPLE, English or Scotch, to take entire charge of home; family of three adults; $150. Telephone Englewood 29, between 10 A. M. and noon.

COUPLE wanted, white, for small family in Katonah; must be good cook and useful butler. Answer, Box 970, Katonah.

DESIGNER—A large established concern wants experienced man on popular-priced children's and junior coats; must understand manufacturing; big proposition; all letters will be considered; replies confidential. Box 223, 233 West 42d.

DRAFTSMAN,
ORNAMENTAL IRON.

Experienced man wanted; must be able to make shop details; steady position. C. E. Ralbach & Co., 1,199 Bankers St., Brooklyn.

DRAFTSMAN, thoroughly experienced on ornamental iron works; steady position, excellent working conditions; state experience and salary. S 54 Times.

DRAFTSMAN, architectural; good all round man; city work; new buildings; alterations. Y 2077 Times Annex.

GENERAL building estimator wanted, expert; best references required; state experience; give telephone; replies treated confidentially. 2005 Times Annex.

GROCERY TRADE—Assistant general manager required for a well-known food proprietary company; one having had extensive experience in successful sales organization and administration covering the whole of the United States; also capable of taking control of factory and general business management; the position offers good opportunities for advancement. Address, giving fullest particulars of experience, also stating age and salary expected to C 4005 Times Annex.

INSPECTORS for elevators; must be mechanics or machinists who have served time in construction or erection of high-speed elevators; traveling; board and laundry expenses paid; state experience and salary. J. C., P. O. box 150, Trinity Station, New York.

LEDGER CLERK, CAPABLE OF HANDLING LARGE NUMBER OF ACCOUNTS, WHOLESALE AND IMPORTING ESTABLISHMENT; STATE EXPERIENCE, SALARY AND REFERENCES. BOX 253, 225 WEST 42D ST.

LEDGER CLERK, experienced; must be capable of handling large number of accounts; give experience, salary and references. S 114 Times.

MAN, 25 to 35, as collector in Bronx; must be a live wire, good character and appearance and well recommended; about $22 to start; no canvassing; excellent opportunity for rapid advancement; permanent; Bronx resident preferred. R. H. 1230 Times Bronx.

MAN with knowledge of carpet and rug business, competent to handle work of small office and sell on the floor, wholesale. S 106 Times.

MANAGER, general, chain restaurants opening new stores; salary to start $5,000; write experiences and references. Y 2068 Times Annex.

MECHANIC wanted; general mechanic on trucks; paid 80c. an hour. Apply at once, United Sand and Gravel Corp., 455 W. 218th.

MEN wanted to demonstrate Bruin Company to sell direct to consumer; big commissions, bonuses. 250 West 57th St.

MEN; porters, bellboys, waiters, kitchen help; Florida resort hotels. E 174 Times.

MODEL, size 36 or 37, to assist in the New York office of large out-of-town clothing concern; one who understands stenography; permanent position. Apply Friday, between 5 and 6 o'clock, 200 5th Av., Room 1067.

NIGHT MANAGERS wanted; must have A1 cafeteria experience and able to furnish A1 reference. Apply 136 West 42d

OFFICE BOY,

GIMBEL BROTHERS, INC.,
33RD ST. & BROADWAY.

REQUIRES AN OFFICE BOY FOR ONE OF THEIR EXECUTIVE OFFICES; PREFERENCE WILL BE GIVEN TO ONE WHO HAS HAD SOME HIGH SCHOOL TRAINING AND BUSINESS EXPERIENCE.

APPLY EMPLOYMENT OFFICE 5TH FLOOR, 9 A. M. TO 5:30 P. M.

OFFICE and errand boy; apply by letter only, stating age, salary expected, experience and education. Mr. Connolly, Warren-Ehret Co., 220 West 56th St.

OFFICE BOY—Bright, willing boy wanted for office of old English company; good prospects. Apply Fredwaters, 40 Rector St.

OFFICE MANAGER with mercantile collections and credit experience; future for seasoned executive woman. Phone for appointment, Stuyvesant 2483.

PAWNBROKER'S CLERK, must be experienced salesman and able to take care of stock; salary, R 1,160 Times Harlem.

RADIOGRAPHIC TECHNICIAN wanted. Apply X-ray Department, Post Graduate Hospital, 20th St. and 2d Av.

RENTING AGENT, experienced, for two 6-story elevator apartment houses; apply by letter, stating salary expected; give your telephone number. Write B. P. X., Room 416, 38 Park Row, New York City.

REPRESENTATIVE.

I want a clean-cut young man, about 30 years old, possessing pleasing address, common sense and tact, to act as my representative in one of our out-of-town plants; give full particulars together with salary desired in first letter. The right man will have an excellent opportunity for advancement. President, V 908 Times Downtown.

SECRETARY-STENOGRAPHER, about 25 years old, thoroughly experienced, for work in advertising department of large concern; excellent opportunity; salary $25; state experience. E 1092 Times Annex.

SHIPPING CLERK'S ASSISTANT.

Intelligent young man, at least 22, wanted by wholesale house; must have good handwriting; only those with recent shipping room experience of at least a few years need apply. 39 East 18th St., 8:30 A. M.

SOLICITOR for employment agency; give full particulars regarding experience and salary expected. K 616 Times Downtown.

SOLICITOR for public accountants; salary and commission. Call Leventhal before 10 A. M. Caledonia 3513.

STENOGRAPHER—Young man for permanent position. Room 913, 52 Vanderbilt Av.

SUPERINTENDENT—Production man wanted by nationally known radio corporation; man who can take full charge of entire production, who understands tools and model work; must have some radio experience; life position with excellent prospects for right man; give full details, former connections, earning capacity, &c.; strictest confidence. K 969 Times Downtown.

SUPERINTENDENTS for 16-story commercial building; must know how to handle help; be thoroughly competent and have knowledge of elevators, pumps, sprinklers and boilers; state age, nationality, experience and references. Box 246, 228 West 42d.

SUPERINTENDENT, rapidly growing plant in Long Island City, employs about 80 men; must be experienced in handling labor and have successful record; excellent opportunity for right man. T. B., Box 48, Long Island City.

TIME STUDY

and cost clerk, experienced in light metal manufacturing, American; state salary desired and telephone number if possible. Box 50, 226 9th St., Brooklyn.

UMBRELLA MAN to take complete charge of factory; must be expert cutter and know every branch of work; good proposition to right party; state full particulars of experience. Durable Umbrella Co., Ltd., 27 Front St., East, Toronto, Ontario, Canada.

WINDOW TRIMMER with selling ability; steady position; state age, experience and salary desired; give references. Y 2067 Times Annex.

YOUNG MAN, over 16 years of age, as messenger boy in office of large publishing house; salary $12 a week to start; hours 9-5, half day Saturday; good opportunity for advancement for willing worker. S 113 Times.

YOUNG MAN to keep stock records and make himself generally useful in art gallery; must make good appearance and talk intelligently; opportunity for future advancement; salary $18; write, giving

THE WEATHER.

WASHINGTON, Oct. 23.—Pressure has established low over the Canadian Maritime Provinces and high over practically all other parts of the country, the Northern Plains States and Southern Rocky Mountain region excepted. High pressure also prevailed Thursday over California, but it was abnormally low over Alaska and it was low and falling over the Canadian Northwest and the Northern Rocky Mountain States.

The weather has continued fair during the last twenty-four hours, except for showers in the extreme southern portions of Florida and Texas, Eastern New Mexico and in the Pacific States from Central California northward.

The temperature was somewhat higher Thursday in the North Atlantic States, the Ohio Valley and the lake region, but it remained considerably below normal in the eastern and southern portions of the country. Thursday morning as far south as the central portions of Mississippi, Alabama, Georgia and South Carolina.

The weather will remain fair almost generally east of the Mississippi River during the next two or three days. The temperature will rise in the lower lake region and in the North Atlantic States Friday, in the Ohio Valley, Tennessee and the Middle Atlantic States Friday and Saturday, and in the South Atlantic and East Gulf States, except the Florida Peninsula, on Saturday.

COUNTRY-WIDE WEATHER CONDITIONS.

In the following record of observations at United States Weather Bureau stations yesterday the temperatures given are the highest during the twelve hours from 8 A. M. to 8 P. M., and the lowest during the preceding twelve hours from 8 P. M. to 8 A. M.; the barometer reading and condition of weather are those recorded at 8 P. M. and the rainfall is for the twenty-four hours ended at 8 P. M.

Station.	High.	Low.	Temperature. 8 P.M.	Barom-eter. 8 P.M.	Rain-fall.	Weather.
Abilene	62	56	30.38			Clear
Albany	60	38	30.26			Clear
Atlanta	60	40	30.36			Clear
Atlantic City	56	36	30.32			Clear
Baltimore	58	36	30.36			Clear
Bismarck	72	42	30.06			Clear
Boston	62	36	30.20			Clear
Buffalo	54	36	30.34			Clear
Charleston	62	46	30.32			Pt. Cl'dy
Chicago	58	40	30.36			Clear
Cincinnati	58	30	30.48			Clear
Cleveland	54	36	30.44			Clear
Denver	60	40	30.06			Clear
Detroit	62	36	30.44			Clear
Galveston	74	50	30.28			Clear
Helena	64	36	29.92			Clear
Indianapolis	56	34	30.52			Clear
Jacksonville	60	46	30.24			Clear
Kansas City	60	40	30.48			Clear
Los Angeles	70	50	29.96			Clear
Milwaukee	60	38	30.46			Clear
Minneapolis						
St. Paul	60	38	30.34			Pt. Cl'dy
New Orleans	68	54	30.28			Clear
New York	59	36	30.28			Clear
Oklahoma	62	36	30.42			Clear
Philadelphia	58	36	30.32			Clear
Pittsburgh	54	30	30.44			Clear
Portland, Me.	60	32	30.14			Clear
Portland, Ore.	62	52	30.04	.06		Cloudy
Salt Lake City	74	48	29.90			Clear
San Antonio	56	50	30.34	.26		Cloudy
San Diego	64	52	29.94			Clear
San Francisco	64	54	30.12	.02		Clear
Seattle	62	54	30.00			Cloudy
St. Louis	58	40	30.50			Clear
Tampa	74					Cloudy
Washington	58	34	30.36			Clear

Northern New England, Southern New England and Eastern New York—Fair Friday and Saturday; warmer Friday.

District of Columbia, Eastern Pennsylvania, New Jersey, Delaware and Maryland—Fair Friday and Saturday, with rising temperature.

South Carolina and Georgia—Fair Friday and Saturday; slightly warmer, Saturday.

Florida—Partly cloudy Friday and Saturday, probably showers in extreme south portion; little change in temperature.

Extreme Northwest Florida, Alabama and Mississippi—Fair Friday and Saturday; slightly warmer Saturday.

Western Pennsylvania and Ohio—Fair Friday and Saturday, with slowly rising temperature.

Western New York—Fair Friday and Saturday; slightly warmer Friday.

NEW YORK CITY WEATHER RECORDS.

Official Temperature.

8 AM	37	12 M	51	6 PM	56
9 AM	36	1 PM	53	7 PM	54
10 AM	39	2 PM	54	8 PM	52
9 AM	42	3 PM	56	9 PM	51
10 AM	44	4 PM	59	10 PM	50
11 AM	49	5 PM	58		

Average temperature yesterday, 48.
Average same date last year, 44.
Average same date for 48 years, 54.
High yesterday, 59, at 4 P. M.; low, 36, at 6 A. M.

Barometer—8 A. M., 30.34; 8 P. M., 30.28.
Humidity—8 A. M., 66; 8 P. M., 47.
Wind—8 A. M., west velocity 8 miles; 8 P. M., west, velocity 16 miles.
Weather—8 A. M., clear; 8 P. M., clear.

Weather in Cotton and Grain States.

Special to The New York Times.

WASHINGTON, Oct. 23.—Forecast:

North Carolina—Fair Friday and Saturday; somewhat warmer Saturday.

South Carolina and Georgia—Fair Friday and Saturday; slightly warmer Saturday.

Florida—Cloudy Friday and Saturday, probably showers extreme south; little change in temperature.

Extreme Northwest Florida, Mississippi and Alabama—Fair Friday and Saturday; slightly warmer Saturday.

Tennessee, Kentucky and Ohio—Fair Friday and Saturday, with slowly rising temperature.

Illinois and Indiana—Fair Friday and Saturday; slowly rising temperature.

Lower Michigan—Fair Friday and probably Saturday; somewhat warmer.

Upper Michigan—Fair Friday, somewhat warmer. Saturday increasing cloudiness.

Wisconsin—Fair and warmer Friday. Saturday increasing cloudiness.

Missouri—Fair Friday and Saturday; slowly rising temperature.

Iowa—Fair and warmer Friday. Saturday increasing cloudiness, warmer extreme east.

Minnesota—Fair and warmer Friday, probably becoming unsettled Saturday.

North Dakota—Fair Friday, somewhat warmer east; Saturday probably unsettled, somewhat cooler.

South Dakota—Fair Friday, somewhat warmer; Saturday cloudy, cooler west.

Nebraska—Fair and warmer Friday; Saturday probably fair.

Kansas—Fair Friday and probably Saturday, warmer.

Montana—Fair Friday; Saturday unsettled, cooler.

Wyoming—Fair Friday, somewhat warmer southeast; Saturday cloudy.

Eastern Texas—Friday fair, except showers lower Rio Grande Valley, slightly warmer; Saturday fair, warmer.

Western Texas—Friday fair, warmer; Saturday fair and warmer east.

Fire Record.

12:30—181-183 Lewis St.; Demand Wet Wash Co. .....Not given
12:30—Stanton and Essex Sts.; auto; Martin Dameake .....Trifling
12:45—80 Broad St.; Louis Toubert.Not given
1:30—351 E. 32 St.; not given....Not given
2:00—30 Moylan Pl.; not given.....None
3:00—60 W. 23 St.; Temple Restaurant. Not given
3:15—316 E. 78 St.; Bernard Epstein. Trifling
7:55—340 W. 58 St.; R. Cella.....Not given
7:55—264 West Broadway; not given..None
9:30—143 W. 128 St.; Joshua Cockburn. Total loss
9:35—110 St. and Columbus Av.; auto, Thomas Gleason .....Not given
10:00—339 Madison Av.; being demolished; not given .....Not given
11:30—161 Stanton St.; Sol Weintraub. Not given
2:15—3,062 1 Av.; not given.....Slight
5:50—43 E. 87 St.; Daughesty & Fitzpatrick. Not given
7:25—227 W. 46 St.; Mrs. Conroy....Slight
7:15—159 W. 22 St.; S. Drefenhoff.Not given
7:25—216 St. and 10 Av.; not given....None
7:55—113 E. 110 St.; not given....Not given
8:00—153 E. 32 St., auto; not given..Slight
8:45—702 Lenox Av.; J. Lurkin.....Slight
9:15—227 W. 59 St.; not given.....None
9:50—73 Columbus Av.; L. Rogers. Not given
6:50—40 Great Jones St.; not given. Not given
7:05—8 Av. and 30 St. (Third Av. El'); L. R. T. .....Trifling
8:30—635 St. Nicholas Av.; not given. Trifling
10:30—Av A and 7th St. (auto); not given. Not given
11:10—214 W. 39 St.; Reens Dress Co. Trifling

United States Supreme Court.

Special to The New York Times.

WASHINGTON, Oct. 23.—In the Supreme Court of the United States today Lewis Landes of New York City was admitted to practice and these proceedings were had:

No. 361—The Sanitary Dist. of Chicago, applt., vs. the U. S.—Leave granted to file briefs herein as amicus curiae.

No. 516—The U. S., plff., vs. R. Napoleon and R. Napoleon.—Passed, to be restored.

No. 116—S. Bell, plff., vs. the State of Tex.—Dismissed with costs.

No. 30—The U. S., applts., vs. T. H. Dunn et al.—Passed, to be restored.

No. 109—Westinghouse Electric & Mfg. Co., petr., vs. the Formica Insulation Co.—Argument concluded for petr.

No. 98 and 327—Alpha Portland Cement Co., petr., vs. Commonwealth of Mass.—Argued.

No. 108—A. D. Duckett & Co., Inc., applt., vs. the U. S.—Argument commenced.

No. 161—Continued until tomorrow.

Call for Oct. 24—Nos. 109, 112, 118, 121, 130, 180, 181, 182, 183 (and 124) and 117.

Marine Corps Orders.

Special to The New York Times.

WASHINGTON, Oct. 23.—The Marine Corps headquarters published these order today, as of the dates indicated:

OCT. 16.

Schwerin, Capt. T. E., to Guam.
Simpson, 1st Lt. V. M., and Hakala, 1st Lt. E., to 1st Brigade, Haiti.

OCT. 17.

Dunis, Capt. W. H., to Pearl Harbor.

OCT. 18.

Hall, Maj. E. H., to Hdqs. Mar. Corps, Washington, D. C.
Wilson, 1st Lt. G. G., to Parris Island.

OCT. 20.

Hall, 1st Lt. and 2d Lt. McCaskey announced.

Police Department.

Commissioner Enright issued this order yesterday:

Appointed Patrolman.

PROBATIONARY PATROLMAN—Edward J. Kirk assigned to 24 Precinct.

Pensioned.

FIRST GRADE DETECTIVE—Michael J. Quinn, 11th Division, 34 Detective District, on his own application, at $1,650 per annum.

Transfer and Assignment.

PATROLMAN—George Grosberger, from 60th Precinct to 44th Precinct, assignment to bicycle duty continued.

Temporary Assignments.

PATROLMEN.

Edward J. Kirk, 6th Precinct to 13th Division, to duty in raided premises, for 24 days, from Oct. 23; Edgar Crouse, 24th Precinct to 11th Division, to duty in office of the District Attorney, Bronx County, for 2 days, from 8 A. M., Oct. 23; John M. Youreske, 50th Precinct to 11th Division, to duty in office of the District Attorney of Kings County, for 5 days, from Oct. 23.

From precincts indicated to 10th Division, assigned as chauffeur, for 9 days, from Oct 23—Peter A. Naton, 54; Martin Gill, 59.

Assignment Discontinued.

PATROLMAN—Michael C. Singer, 40th Precinct to 13th Division, Division of Transportation (temporary), from Oct. 13.

Leaves Without Pay.

SERGEANT—William J. Hencken, 47th Precinct, for 1 day, from 4 P. M., Oct. 24.

PATROLMEN—Morris A. Haring, 7th Precinct, for 1 day, from 4 P. M., Oct. 28; Ernest Napolitano, 6th Precinct, for 3 days, from 8 A. M., Oct. 25; William C. Decker, 9th Precinct, for 1 day, from 4 P. M., Oct. 25; Charles R. Johnson, 18A Precinct, for 1 day, from 12:01 A. M., Oct. 23; William O. Scheer, 87th Precinct, for 1 day, from 8 A. M., Oct. 26; Walter A. De Groat, Traffic Precinct D, for 3 days, from 8 A. M., Oct. 24.

Sick Leaves Granted.

PATROLMEN—John J. Fitzgerald, 8th Precinct, for 90 days, from Oct. 23; Thomas Bergin, 73d Precinct, for 44 days, from Oct. 22.

POLICEWOMAN—Philippine A. Dopf, 13th Division, for 30 days, from Oct. 25.

Advancements to Grades.

PATROLMEN.

To $2,500 Grade—George W. Loewer, 27, Nov. 1; Ignatius J. Kane, M. O. D. D., Nov. 9.

To $2,100 Grade—Nov. 5.

James F. Crane	1	La A. Fyle	1
James Revelli	1	F. A. Wills	1
Francis Melly	3	G. A. Carroll	3
M. F. Husslein	4	C. F. O'Neill	4
W. J. Quinn	4	E. Guisbert	4
J. J. Meehan	7	T. J. Henry	9-A
Adolph Westedt	9-A	D. A. Bellew	10
E. J. Butler	10	J. J. Whalen	10
M. J. Murray	10	Irving Frey	10-A
J. F. Daly	14	Emanuel Kline	16
J. J. O'Hara	18	G. P. Richardson	16
J. J. Barke	17	M. M. Gill	17
D. J. Parks	17	Louis Schwartz	17
Anton Goshony	20	Charles Paola	24
W. J. C. Hermann	26	J. J. Walsh	26
James Feore	26	J. J. Duffy	29
R. J. Dunn	31	E. J. McGrath	31
F. J. Creve	32	A. E. Alecchi	32
Howard Switzer	32	J. F. Raleigh	34
T. D. Cook	37	Samuel Senft	37-A
W. J. Rochford	37-A	C. B. Lawrence	39
T. W. Casey	39-A	W. P. Plenge	41
W. B. McKee	42	T. P. Reaney	42
R. T. Franchini	42	Bernard Treaner	43
T. F. Creegan	44	J. J. Driscoll	45
T. J. McGrath	45	John J. Quaid	47
Abr. Alexander	49-A	P. F. Morrissey	50
E. O. Lewis	52	W. J. McNally	63
C. D. England	66	E. J. Canion	66
H. E. Decker	68	P. Joyce	Trat. A
M. McMahon	Trat. A	M. Sullivan	Trat. A
T. J. Smith	Trat. A	M. Brady	Trat. B
C. Townsend	Trat. B	H. J. Brown	Trat. C
G. B. Nolan	Trat. C	J. M. Bute	Trat. D
J. Becker	Trat. D	J. J. Dwyer	Trat. D
A. Duffy	Trat. D	W. M. Kent	Trat. D
J. E. Bazazian	12th Div.	E. B. Cosgrove	12th Div.
George Clark	Mcyc. Sq. No. 2	J. J. Feeney	Mcyc. Sq. No. 2
E. J. Divver	M.O.D.D.	W. Boyden	M.O.D.D.
P. J. Mullarney	2 D. D.	E. J. O'Neill Jr.	4th D.D.
C. E. Byrne	7th D. D.	F. W. McCarthy	7th D.D.
G. A. Lqures	P.C. Off.		

To $2,100 Grade—William M. Morris, 46, Nov. 6; Herbert C. White, 70, Nov. 6; Robert D. Keegan, 37-A, Nov. 8; Patrick J. Casey (202), Sec., Nov. 7; Joseph F. Siess, 26, Nov. 10.

To $1,920 Grade—Edward J. Manning, 6, Nov. 6; George A. Kevil, 13-A, Nov. 12.

PATROLWOMAN.

Helen Thomas, 12th Div., Nov. 1.
RICHARD E. ENRIGHT.
Police Commissioner.

Fire Department.

Chief Kenlon made these announcements yesterday:

Candidates to Report.

The following-named members of the department, who took the recent examination for promotion to the rank of Lieutenant in this department, and are entitled to added points for honorable service in the United States Army, Navy or Marine Service in time of war, will report at the office of the Municipal Civil Service Commission, Room 1400, at time and date specified. The men so reporting shall bring with them their honorable discharge, or other proof of the statements made as to the military, naval or marine service performed:

OCT. 29.

10 A. M.	Eng.	2 P. M.	Eng.
Dominick Masisca	4	James J. Neville	17
P. J. Murphy	5	T. E. S. Hegewald	31
Peter J. Casella	12	Otto Huth	73
J. A. Jennings	51	T. M. Briody	83
Charles W. Maas	72	M. J. Shannahan	202
Henry W. Wessell	206	T. P. Norris	203
M. A. Rowan	212	J. F. Connors	244
Tony Ottmann	233	Richard Burke	249
R. P. Farrell	234	George H. Romer	262
A. F. Crowley	280	Oscar C. Lind	285
	H.&L.		H.&L.
P. F. Fitzpatrick	4	W. J. S. Lillis	14
Thomas C. Norton	10	Terrence Cullen	34
George F. Wilson	24	J. A. Morgan	34
Carl R. Senner	123	W. F. Wellbrock	101
Harry G. Bush	142	Arthur J. Jones	131

OCT. 30.

10 A. M.	Eng.	2 P. M.	Eng.
Alfonso Fiorilla	11	Francis L. Lynch	18
S. E. Phelan	18	John Daly (2)	30
Michael J. Imbot	21	James D. Magrie	34
W. J. Buckley	23	James A. Devine	86
W. E. Galland	39	J. P. Gallagher	207
Joseph A. Tracy	75	E. N. Bickman	231
John Powers	80	J. McQuillan	282
E. J. Kelly (2)	201	Dennis B. Shea	243
Edward Moran	228	P. J. Sweeney	269
John S. Lynch	233		H.&L.
Frank Lauenstein	237	T. L. Dowling	91
P. J. Murray	260	John H. Fox	17
J. A. Murphy	279	Maurice McConnell	48
	H.&L.	M. J. Dowling	114
G. Abenschein	10	John P. McInnes	132
Peter J. Liehr	109		Res.
		T. K. Larkin	1

OCT. 31.

10 A. M.	Eng.	2 P. M.	Eng.
W. J. McDonald	16	J. B. Marchesi	18
John H. Scanlon	39	Frank Prier	23
J. A. O'Connor	55	J. F. Quigley	30
W. A. Abrahams	80	Patrick Flynn	37
John W. Mohr	206	William K. Penn	39
A. H. Rothsar	216	John W. Watson	80
A. F. Witzenberger	220	Peter F. Kelly	207
	H.&L.	William C. Butts	220
Louis Hardina	2	James F. Hughes	226
John J. Sullivan	5	Joseph A. Spode	232
Daniel J. Deasy	47	Thomas B. Lee	239
Joseph J. Gilroy	102	Henry Schlatter	294
John Farrell	121		H.&L.
William C. Klein	140	John A. Tucker	2
A. W. Monahan Jr.	147	Patrick J. Cronin	150
		Res.	
M. J. Crawley	1	C. H. Weschar	150

Miscellaneous.

Members of the department band and bugle and drum corps will report to Engineer John D. Scheer at the Concourse Plaza Hotel, 161st St. and Grand Concourse, the Bronx, at 1:45 P. M. Saturday, Oct. 25.

Walter C. Wood is appointed as an uniformed fireman for a probationary three months, at $1,760 per annum, and assigned to Eng. Co. 204.

Special leave of absence is granted to Fireman Edward A. Burns, H. and L. Co. 131, for 15 hours, from 6 P. M. Oct. 24.

Estates Appraised.

New York.

DUBBER, AUGUST (Aug. 3, 1923). Estate, $39,466, to widow, Dora, of 408 West 118th Street, executrix.

HERRNMANN, EMMA (May 12). Estate, $177,183, to daughter, Emma M. Delterian, of 35 West Eighty-ninth Street, executrix.

HARVEY, ASHTON (Jan. 9). Estate, $187,226, divided between children, Harold D. Harvey and Dorothy H. Baker: Bankers Trust Company, executor.

RISKO, JENNIE (Sept. 19, 1923). Estate, $10,424, to daughter, Marguerite, of 209 West Seventy-seventh Street, executrix.

Kings.

CAMMANN, WILHELMINA (Oct. 4, 1923). Gross estate, $6,579; net, $7,841—to husband, F. W. O. Cammann, executor, 1,217 Gravesend Avenue. The estate consists of realty, $7,353, and bank deposits, $1,141.

FERRARA, FRANCIS (Jan. 14). Gross estate, $12,693; net, $12,582—to widow, Theresa Ferrara, executrix, and a son, F. J. Ferrara. The estate consists of realty, $6,500, and bank deposits, $3,995.

HOLLINGSWORTH, CHRISTINA (Feb. 24). Gross estate, $11,357; net, $10,310—to husband, Benjamin C. Hollingsworth, executor, 43 Chestnut Street. The estate consists of realty, $9,422, and notes, &c., $1,000.

KANDEL, WOLF (Oct. 12, 1921). Gross estate, $22,993; net, $26,047—to widow, Tuni Kandel, executrix, 1,525 Fiftieth Street, $7,834. Legacies of $400 to each, the Hebrew Free Loan Society and the Denver Sanitarium for Consumptives; legacies of $1,824 to each of two granddaughters, and $1,231 to a niece. The estate includes deposits: Metals National Bank, $6,459; Lincoln Trust Company, $4,238; notes, insurance, &c., $16,296; Liberty Bonds, $1,000, and insurance, $5,174.

BERR, BERTHA (July 3, 1923). Gross estate, $15,552; net, $13,365—to four daughters and a son, Rose L. Schecner, a daughter, 3,908 Avenue I, is the executrix. The estate consists of bank deposits, $13,770, and insurance, $1,794.

WALLACH, ZELDA (July 5). Net estate, $5,913, to husband, Rudolph Wallach, administrator, 1,708 Bergen Street. The estate consists of an equity in realty, $700, and bank deposits, $5,213.

SHIPPING AND MAILS

THE TIDES.	Sandy Hook.	Governors Island.	Hell Gate.	THE SUN.	
	A.M.	P.M.	A.M.	P.M.	Rises. A.M.	Sets. P.M.
High water	4:12	4:30	4:40	6:24	6:39	6:18	6:06
Low water	10:29	10:52	11:06	11:37	9:35	1:04		

Steamships Arrived Yesterday

Steamer.	From.	Date.	Steamer.	From.	Date.
STEIG. VOYAGER	Calcutta	Sept. 2	PRINCESS MAY	Port Antonio	Oct. 18
LAKE FLATTERY	Cristobal	Oct. 14	BENJ. BREWSTER	Rotterdam	Oct. 8
ASSYRIA	Glasgow	Oct. 11	TAKETOTO MARU	Boston	Oct. 20
PRES. MONROE	Genoa	Oct. 7	COLORADO	Philadelphia	
SANTA MARTA	Santa Marta	Oct. 14	M. C. HOLM	Puerto Padre	Oct. 16
HOWICK HALL	San Francisco	Sep. 27	HALIZONES	Cape Town	Sep. 15
SILVIA	St. John's	Oct. 17	CRARTER HALL	Glasgow	Oct. 6
FORT VICTORIA	Hamilton	Oct. 21	MARY	Turks Island	
KING ALEXANDER	Piraeus	Oct. 7	ATLANTIC SUN	San Pedro	Oct. 5
MERABA	London	Oct. 11	HARTSIDE	Philadelphia	
C. CONSTRUCTOR	Colon	Oct. 16	EL LAGO	New Orleans	Oct. 16
ROMA	Marseilles	Oct. 4	H. LUCKENBACH	Philadelphia	
FRANCIS	Para	Oct. 12	EAGLEWOOD	Baltimore	
MARCHE	Colon	Oct. 18	ROANOKE	Galveston	Oct. 18
CONEMATTA	Cardiff	Oct. 11	CALIFORNIAN	Philadelphia	
FORT MORGAN	Jamaica	Oct. 16	MAYARO	Perth Amboy	
DIANA DOLLAR	Portland, Me.		A. W. KENT	Philadelphia	
SANTA CECILIA	Baltimore		HOVEN	San Pedro	Sep. 25

Incoming Steamships

Steamer and Line.	Sailed From.	Date.	Will Dock.
*FRANCE, French	Havre, Oct. 18	†Today, P.M.	14th St.
*AQUITANIA, Cunard	Southampton, Oct. 18	†Today, P.M.	early W. 15th St.
LUXEMBURG, Lilly	Calcutta, Aug. 31	Today	Unassigned
*R. M. CRISTINA, Spanish Mail	Cadiz, Oct. 13	Today, A.M.	Gowanus Bay
GALILEO, Ellerman's Wilson	Aberdeen, Oct. 10	Today, P.M.	7th St., Hbkn.
*LA MARSA, United Fruit Co.	Tela, Oct. 16	Today, A.M.	Fletcher St.
NAZARENO, Mutual Lloyd	Gibraltar, Oct. 8	Today	Van Brunt St.
*SOMME, U. S. Army Trans.	San Francisco, Oct. 7	Today, P.M.	early 31st St., Bkn.
*RESOLUTE, Un. Amer.	Hamburg, Oct. 14	†Tomorrow, A.M.	W. 46th St.
*VOLENDAM, Hol.-Amer.	Rotterdam, Oct. 15	†Tomorrow, A.M.	5th St., Hbkn.
VERBANIA, Cunard	London, Oct. 15	Tomorrow	W. 21st St.
KEFWICK HALL, Fabre	Tarragona, Oct. 5	Tomorrow	51st St., Bkln
*SURINAM, Colombian	Trinidad, Oct. 18	Tomorrow	Rector
*CONTE VERDE, Lloyd Sabaudo	Genoa, Oct. 14	Tomorrow, noon	W. 56th St.
*IROQUOIS, Clyde	Santo Domingo, Oct. 15	Tomorrow, A.M.	Hamilton Av.
*SANTA ROSALIA, Norton-Lilly	Montevideo, Sept. 30	Tomorrow	Unassigned
*GEO. WASHINGTON, U. S.	Bremen, Oct. 17	†Sunday, A.M.	1st St., Hbkn.
†LACONIA, Cunard	Liverpool, Oct. 18	†Sunday, P.M.	W. 14th St.
*CAMERONIA, Anchor	Glasgow, Oct. 11	†Sunday, A.M.	W. 13th St.
*CALAMARES, United Fruit	Port Limon, Oct. 18	†Sunday, P.M.	Fletcher St.
*MEXICO, Ward	Progreso, Oct. 18	Sunday	Wall St.
*SAN LORENZO, N. Y. & P. R.	San Juan, Oct. 23	Monday	Hamilton Av.
DER NEDERLANDEN, R.D.	Port au Prince, Oct. 21	Monday	Montague St.
*BOLIVAR, Colombian	Puerto Colombia, Oct. 17	Monday	Cuyler & Ridley
*SIBONNEY, Ward	Havana, Oct. 24	Monday	Wall St.
*COLOMBO, Italia-Amer.	Naples, Oct. 16	Monday	W. 57th St.
*MARAVAL, Furness	Trinidad, Oct. 16	Monday	Congress St.
*MOUNT CLAY, United Amer.	Hamburg, Oct. 16	Monday, A.M.	W. 48th St.
*SOUTHERN CROSS, Munson	Buenos Aires, Oct. 9	Monday, A.M.	4th St., Hbkn.
*CHICAGO, French	Bordeaux, Oct. 13	Monday	W. 34th St.
*CEDRIC, White Star	Liverpool, Oct. 18	†Monday, P.M.	W. 20th St.
*MINNETONKA, Atl. Trans.	Gravesend, Oct. 19	Monday, A.M.	W. 15th St.
*CALIFORNIA, Anchor	Glasgow, Oct. 18	Monday	W. 14th St.
*FORT ST. GEORGE, Furness	Hamilton, Oct. 23	Monday	W. 56th St.
*CRISTOBAL, Panama R. R.	Cristobal, Oct. 19	Monday	W. 27th St.
*PACIFICA, Red D	La Guayra, Oct. 18	Monday	Furman St.
STUART DOLLAR, Dollar	Tacoma, Sept. 21	Monday	Stapleton, S.I.
*SAMLAND, Red Star	Antwerp, Oct. 15	Tuesday	W. 13th St.
*AMER. TRADER, Winchester	London, Oct. 18	Tuesday	1st St., Hbkn.
ZVIR, Cosulich	Naples, Sept. 19	Tuesday	41st St., Bkln
*ESSEQUIBO, Pac. St. Nav. Co.	Colon, Oct. 20	Tuesday	Morton St.
*SIBONEY, Ward	Havana, Oct. 24	Tuesday	Wall St.
*HOMERIC, White Star	Southampton, Oct. 22	Wednesday	W. 17th St.
*MANCHURIA, Pan. Pac.	Los Angeles, Oct. 15	Wednesday	W. 19th St.
*STAVANGERFJORD, Nor. Am.	Christiania, Oct. 19	Wednesday	30th St., Bkln
CITY CHESTER, Norton-Lilly	Singapore, Sept. 1	Wednesday	30th St., Bkln
*COLOMBO, Ital.-Amer.	Genoa, Oct. 17	Wednesday	W. 57th St.
*BREMEN, Nor. Ger. Lloyd	Bremen, Oct. 20	Thursday	9th St., Hbkn
*HELLIG OLAV, Scan. Amer.	Christiania, Oct. 20	Thursday	47th St., Bkln
*ROCHAMBEAU, French	Havre, Oct. 21	Thursday	W. 15th St.
*ROSALIND, Red Cross	St. John's, Oct. 25	Thursday	Java St.

*Carries mail. †Reported by radio yesterday.

Outgoing Passenger and Mail Steamships

The following table shows the destination of steamers, when their mails close (at the General Post Office and the City Hall Stations), when they sail, location of piers and points for which they carry mail:

SAIL TODAY (Oct. 24)

NEW COLUMBIA, Actra (mails close 9:00 A. M.; sails 11:00 A. M.), Erie Basin, Beard St., Brooklyn.
Canary Islands and Senegal (other parts of West Africa specially addressed); also parcel-post mails for Balearic Islands, Canary Islands, Ceuta, Melilla and Tangier in Morocco.

OLYMPIC, Southampton (mails close 7:00 P. M.), West 47th St.
Europe, Africa and West Asia (specially addressed).

MAYARO, Georgetown (mails close 11:00 A. M.; sails 2:00 P. M.), Congress St., Brooklyn.
Grenada, St. Vincent, Trinidad, Ciudad Bolivar and Guiana.

MANCHIONEAL, Kingston (mails close 11:00 A. M.; sails 2:00 P. M.), Rector St.
Jamaica (Cuba specially addressed).

MEDEA, Maracaibo (mails close 12:00 M.; sails 5:00 P. M.), Montague St., Brooklyn.
Venezuela and Curacao (specially addressed).

CARNA, Jacmel (mails close 12:00 M.; sails 5:00 P. M.), Montague St., Brooklyn.
Cape Haitien, Port de Paix, Gonnaives and St. Marc (other parts Haiti specially addressed).

MUNARGO, Antilla (mails close 1:00 P. M.; sails 4:00 P. M.), Old Slip.
Bahamas (including Inagua and Fortune Islands) and City of Antilla, Cuba (other parts Cuba specially addressed).

SAIL TOMORROW (Oct. 25)

OLYMPIC, Southampton (sails 1:00 A. M.), West 17th St.

ROTTERDAM, Rotterdam (mails close 8:00 A. M.; sails 11:00 A. M.), 5th St., Hoboken.
Great Britain and France (specially addressed); also parcel-post mails for Netherlands.

ADRIATIC, Liverpool (mails close 7:00 A. M.; sails 12:00 M.), West 19th St.
Great Britain and Ireland (specially addressed); also parcel-post mails for Irish Free State.

WESTMAXIMUS, Helsingfors (mails close 6:00 A. M.; sails 12:00 M.), East 18th St.
Denmark, Latvia and Finland (specially addressed); also parcel-post mails for Finland.

CITY OF CALCUTTA, Calcutta (mails close 9:30 A. M.; sails 12:00 M.), 49th St., Brooklyn.
Egypt (parcel-post mails and specially addressed correspondence).

LEVIATHAN, Southampton (mails close 9:30 A. M.; sails 2:00 P. M.), West 46th St.
Europe, Africa and West Asia (Italy, Bulgaria, Greece, Malta, Turkey and Yugoslavia specially addressed); also parcel-post mails for Great Britain, France and the countries mentioned in Notes "A" and "B" below.

DUILIO, Genoa (mails close 11:00 A. M.; sails 3:00 P. M.), West 57th St.
Italy, Bulgaria, Malta, Turkey and Yugoslavia; also parcel-post mails for Italy.

CLEVELAND, Hamburg (no mails; sails 12:00 M.), West 46th St.

ORBITA, Hamburg (no mails; sails 10:00 A. M.), Morton St.

AURANIA, Liverpool (no mails; sails 12:00 M.), West 13th St.

SILVIA, St. John's (mails close 7:00 A. M.; sails 11:00 A. M.), Java St., Brooklyn.
Newfoundland.

ACONCAGUA, Valparaiso (mails close 7:00 A. M.; sails 12:00 M.), Harrison St., Brooklyn.
Canal Zone, Panama, El Salvador (ports, &c.), Nicaragua (except east coast), Amapala City, Honduras (prints, &c., for Nacaome, Tegucigalpa and Yuscaran) in Honduras, Cauca and Narino Departments of Colombia, Ecuador, Peru (except Iquitos, Paita, Talara and Trujillo), Bolivia and Chile (other parts Honduras specially addressed).

OREZABA, Havana (mails close 8:00 A. M.; sails 11:00 A. M.), Maiden Lane.
Cuba (specially addressed correspondence only).

FORT VICTORIA, Hamilton (mails close 8:00 A. M.; sails 11:00 A. M.), West 55th St.
Bermuda.

WESTERN WORLD, Buenos Aires (mails close 10:30 A. M.; sails 1:00 P. M.), 4th St., Hoboken.
South Brazil, Argentina, Uruguay and Paraguay.

CAVOUR, Buenos Aires (mails close 8:30 A. M.; sails 10:30 A. M.), 16th St., Hoboken.
Argentina, Uruguay and Paraguay (specially addressed).

BOGOTA, Cartagena (mails close 9:30 A. M.; sails 12:00 M.), 2 Jay St., Brooklyn.
Cape Haiti, Port de Paix, Gonaives, St. Marc and Colombia, except Cartagena, Cauca, Narino and Magdalena Departments (Jamaica and other parts of Haiti and Colombia specially addressed).

SAN JUAN, San Juan (mails close 8:30 A. M.; sails 12:00 M.), Hamilton Av., Brooklyn.
Porto Rico, St. Thomas, St. Croix, Saba, St. Martins and St. Eustatius (ordinary mails only); also prints, &c., for La Romana, San Pedro de Macoris and San Domingo City.

MARTA, Barahona (mails close 9:00 A. M.; sails 12:00 M.), Congress St., Brooklyn.
Dominican Republic.

TOLOA, Port Limon (mails close 9:00 A. M.; sails 12:00 M.), Rector St.
Costa Rica (Cuba, Canal Zone, Panama specially addressed).

INCA, San Domingo City (mails close 10:00 A. M.; sails 12:00 M.), Hamilton Av., Brooklyn.
Puerto Plata, San Pedro de Macoris and San Domingo City.

PANAMA, Cristobal (mails close 11:00 A. M.; sails 3:00 P. M.), West 22d St.
Haiti (except prints, &c., for Cape Ha

Business Opportunities

Bank and business references required. Rate one dollar an agate line.

Readers are warned against unscrupulous advertisers who may elude The Times censorship. Information of dishonest statements in announcements welcomed by The Times. Telephone LACkawanna 1000.

CAPITAL WANTED.

ADVERTISER HAS THE FOLLOWING: $25,000 cash; valuable formulas for the manufacture of cosmetics; rare ability for marketing same; he seeks a partner; preferably a lady of refined taste with an equal amount of money, who would be willing to take charge of a distinctive beauty shop located in the 50s just off 5th Av. For further particulars write to P. O. Box 1228, City Hall Station, N. Y.

A REAL OPPORTUNITY.
An automobile manufacturer is desirous of hearing from principals who would consider selling one of the finest popular cars in an exclusive local territory; about $10,000 is needed, and every assistance and cooperation will be given to those desirous of entering this business. S 56 Times.

CAPITAL WANTED—$25,000 TO $50,000 TO invest in a large, going business in Germany manufacturing machinery; wonderful opportunity for party who is interested in investing money in Europe. Regarding information, a brother of the firm is at 92 Bleecker St., care Ace High Sportwear Co., Inc., Louis Baum.

RARE OPPORTUNITY for energetic dress salesman with $50,000 or more to buy out interest of partner making better dresses; doing business all over the country; do not reply unless you mean business; correspondence strictly confidential. Box 316, Realservice, 15 East 40th St.

FINANCING REQUIRED.
Trade monthly publication, alone in its field, official organ of one of world's largest industries, with over two billion dollars invested and producing most essential commodity, requires $20,000 to $25,000 additional capital for expansion; future possibilities unlimited. G 562 Times.

DRESS MANUFACTURER OF VERY GOOD reputation and well located, making the better line of women's dresses, will combine with good salesman or silent partner to increase business; $10,000 to $15,000 required; all communications in strict confidence. Address Box E 189 Times.

TREASURER AND OFFICE MANAGER wanted by growing local sales corporation (metal products) to take full charge of all accounts, payroll, commission accounts, credits, bank, &c.; salary and profits; references; $,$000 cash required. G 540 Times.

TOTAL OUTPUT OF ESSENTIAL MERCHANDISE sold; refusing other business daily; require for immediate expansion $15,000, which will be amply secured; highly profitable substantial interest to right party. P 286 Times.

TO GENTLEMEN WHO LIKE HORSES, play polo, or all-round sportsmen; company who needs $30,000 for expansion offer full security, also remarkable congenial occupation and environment. Y 2085 Times Annex.

PARTNER WANTED FOR WELL-equipped and established manufacturing jewelry firm; would prefer one with selling ability. For further particulars address Y 2084 Times Annex.

A BONA FIDE APARTMENT BUILDING operation requires additional financing, approximately $30,000; investment amply secured; substantial profit and a real business. M 230 Times.

PARTNER WITH $5,000 AND SERVICES to invest with well-established manufacturing firm; must have good references. Splint Embroidery Co., 9 West 19th St.

HAVE HALF INTEREST PAYING, ESTAB-lished business; account moving foreign country, will sell for $15,000. K 971 Times Downtown.

EXCEPTIONAL OPPORTUNITY EXECU-tive and salesman with some capital for company manufacture new shirt. D 280 Times.

$50,000 TO FINANCE BUSINESS; NO SPEC-ulation; large turnover assured; large profits. G 294 Times.

GROWING ENTERPRISE DESIRES PART-ner with $10,000 purchase half interest. G 459 Times.

CAPITAL TO INVEST.

OPPORTUNITY TO RENT JEWELRY DE-partment; also cosmetic and perfumery department in largest ready-to-wear store; 100 per cent. location in Rochester, N. Y.; reasonable rent. Apply Louis Gold, 366 6th Av., New York City.

YOUNG MAN, 26, THOROUGH BUSINESS schooling; for years executive large lumber building concern; make small investment with services; has car; consider sound proposition regardless nature business. W 1299 Times Bronx.

EXCELLENT OPPORTUNITY FOR LIVE man, good personality with large acquaintance in social and business world; partnership offered if services satisfactory. Phone Worth 2921 mornings.

DISTRIBUTER—PRODUCT SELL TO ALL industries and 90 out of every 100 men and women; start independent business with $100. Lorisa Co., 799 Broadway.

YOUNG BUSINESS MAN HAS $5,000 AND services to invest in a well-established business; give full particulars. M 708 Times Downtown.

MAIL ORDER BUSINESS—COMPLETE, IN-expensive holiday campaign for beginners; call for information. Mail Order News, 500 5th Av.

WANTED, FIRST-CLASS DRUG STORE; half cash; $200 or over daily receipts; give full particulars. M., 3,650 Broadway.

BUSINESS CONNECTIONS.

MEXICO.

Established concern desires exclusive representation of manufacturers of meritorious merchandise, preferably groceries, drugs, perfumery and toys; will consider proposition from flour mills and importers of raw materials. Write Fierro Hermanos, Box 29-19, Mexico City.

SALES EXECUTIVE, EXPERIENCED AND capable of organizing and training large house-to-house sales crew; semi-technical product, is invited to join successful metropolitan sales organization as partner; $5,000-$10,000 required; unusual opportunity for wide-awake, broad-gauge man. G 530 Times.

RADIO OPPORTUNITY.
Man or group of men interested in securing license to manufacture patented 4-tube radio receiving set; compares favorably with any 5-tube set; who are ready and able financially to go into big production at once? Appointment for demonstration. S 43 Times.

HAVING SOLD MY BUSINESS I WANT TO connect with a high-class house who wish to extend their business up-State; have had over twenty years' executive and selling experience and any kind of reference can be given. Address J. J., Box 24, Salina Station, Syracuse, N. Y.

COTTON FINISHERS AND CONVERTERS.
Young man, 29, college and business school graduate, five years laboratory, accounting and manufacturing experience in a large bleaching, dyeing and printing plant wishes position with opportunity. Y 2100 Times Annex.

WESTERN TERRITORY — HIGH-CLASS salesman in Peoria, Illinois, wants to handle worthy merchandise distributing proposition for his present district; has proved his ability to sell; unquestioned references. C 1008 Times Annex.

WELL-KNOWN CANADIAN FIRM WOULD like to represent American firms in Canada; can handle specialties or any other line; commission or straight sale. Y 2102 Times Annex.

Distributors Wanted.

SALES REPRESENTATIVE, EXPERI-enced and with favorable acquaintance among architects and builders of Greater New York, wanted as partner in local organization; some familiarity with mill work and ability to prepare correct estimates essential; large income to right party; $5,000 required. G 538 Times.

EXCLUSIVE DISTRIBUTER FOR NEWLY patented line; retails $2.75 only; sells on sight; no competition; tremendous repeat business; $10,000 to $20,000 yearly small stock; must be parties to take care of daily business. See our factory representative, Mr. Sullivan, at Hotel Aberdeen Friday.

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Plants and Factories.

CONCRETE BRICK PLANT, 16 MACHINES ready to work; cheap rental in modern building on 23d St. Phone Madison Square [illegible]

Stores and Shops.

HABERDASHERY — DUE TO ILLNESS will offer my hat and haberdashery shop for $6,000 cash. High-class stock and finest fixtures obtainable. Splendid chances to obtain good going business for a small price. Y 2050 Times Annex.

RETIRING FROM BUSINESS, WILL SELL well established dressmaking, cutting, fitting system at sacrifice. Effem System, 3,339 Broadway (85th).

50TH (NEAR MADISON)—LARGE STORE, eight-year straight lease for sale, $20,000; restaurant opportunity. Tel. Regent 7716.

BEAUTY SHOP, GREENWICH VILLAGE, established trade; long lease; sacrifice. E 183 Times.

COUNTRY STORES, FARMS, CALL OR write for booklet, Burke Stone, 41 E. 42d.

Restaurants and Tea Rooms.

ATTRACTIVE NEW RESTAURANT IN downtown section, wonderful opportunity, seating capacity 100; sacrifice; quick action desired. Call Cortlandt 0873.

Garages.

GARAGE, BROADWAY LOCATION; RE-ceipts $4,500 monthly; capacity 150 cars, filled; suitable terms arranged. Crowe, Times Building. Bryant 7153.

FOLLOW "MAIER" FOR GOOD GARAGES. 100 East 42d St. Vanderbilt 0948.

Miscellaneous.

ESTABLISHED MULTIGRAPHING, AD-dressing, mailing business, $20,000 gross business 1923; Times Square location; good investment for immediate buyer. Phone Bryant 9046, Mr. Day, for particulars.

OPEN-AIR SKATING RINK FOR RENT, on largest, finest tennis courts, at Bronx subway station. Intervale 2189.

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WONDERFUL LOCATION FOR FIRST-class drug store, large corner store in new building on main street, between large new theatre and railroad station in one of Long Island's highest class and most rapidly growing towns. Apply State & City Realty Co., 358 5th Av. Fitzroy 4328.

WONDERFUL LOCATION FOR FIRST-class drug store, best Main St. corner; 12,000 population; stores for baker, haberdasher, 5 and 10c. also. Write F. S., 100 Times Downtown.

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1,000, 25 lines, $3. Phone Rector 4543.
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MY SALES LETTERS BRING RESULTS because they are scientifically written. Durant, 200 West 41st St. Penn. 0162.

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News-stand NORTH END The Times Building; sells papers from 500 cities.

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MULTIGRAPHING; $2 thousand (20 lines); $1.25 additional 1,000; addressing. Ideal. Bryant 6184.

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NO LOAN TOO LARGE,
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ON
DIAMONDS, PEARLS, JEWELRY, FURS,
SILVERWARE, CLOTHING, RUGS,
AND ALL KINDS PERSONAL PROPERTY.

PRIVATE OFFICE FOR LADIES.

PAUL KASKEL & SONS,
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ESTATES APPRAISED AND PURCHASED. BARGAINS IN DIAMONDS & WATCHES.

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Loans $50 to $5,000 one year or less; monthly payment plan provided; no chattels, no pawns, no salary assignments. Call or write for booklet "How to Borrow."

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OUTSTANDING ACCOUNTS FINANCED ON liberal terms and at lowest rates; confidential; quick service assured. Mercantile Factors' Corporation, 312 5th Av. Madison Square 2937.

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MONEY FOR BUSINESS EXPANSION. Reorganization, Real Estate, Com'cial Paper. Phoenix Factors' Corporation, 1,265 B'way.

IF YOU NEED MONEY, SEE
HARRY H. OSHRIN,
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WE FINANCE IMPORT, EXPORT AND other commercial transactions. Broad 1953. Mr. Post.

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Indian Summer may flirt along a bit, but the seasonal forecast calls for cooler weather, followed by heavier suits and overcoats.

We've heard the call! Fall and Winter suits—Fall and Winter overcoats—Fall and Winter furnishings, hats and shoes. All-wool or wool-and-cotton underwear; union suits or piece by piece.

For the man who likes his cold nights warm—sleeping suits for sleeping porches.

Everything men and boys wear. Prices moderate.

'Tis a verra fine display frae auld Scotia we've in the windows of our Liberty Street shop the dee. Dinna miss it.

ROGERS PEET COMPANY

Broadway at Liberty	Broadway at Warren	Broadway at 13th St.
Herald Sq. at 35th St.	*"Five Convenient Corners"*	Fifth Ave. at 41st St.

ADVERTISEMENT.

Let Cuticura Improve Your Complexion

Cuticura Soap, assisted when necessary by Cuticura Ointment, does much to prevent roughness, blackheads and other unsightly eruptions, and to promote permanent skin health.

Sample Free by Mail. Address: "Cuticura Laboratories, Dept. 20, Malden, Mass." Soap 25c. Ointment 25 and 50c. Talcum 25c. Cuticura Products Are Sold Everywhere.

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Near Plaza Entrance to the Park, opposite the Metropolitan Club, in the very social center of New York. Furnished artistically, and conducted as a standard commensurate with its established prestige and location. The moderate charges enable a careful selection in our clientele. Yearly leases and reservations now being made.

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Pay only $7-that's enuf!

Fewer men than ever ar paying $8, $10 or more for their shoes this Fall. They'r coming to us and buying the new John Wards at $7. This fine footwear completely satisfies the most critic at a price that has never before been associated with shoes of hy quality

ALL JOHN WARD $8 SHOES Now $7

Think in terms of the most you can buy for $8, $10 or even more—then come to John Ward and get the same thing for $7. The price is $7—not becauz they ar $7 shoes, but becauz enormus volume in sales and John Ward manufacturing methods enabl us to giv you shoes at $7 that ar actually worth much more

The new John Ward Store at 26 East 42 street, near Madison, is for the conveniense of men in the Grand Central section. Open all night

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INCORPORATED — REG. U.S. PAT. OFF.
NEW 42 STREET STORE—OPEN ALL NIGHT!
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THE BIGGEST MEN'S SHOE SHOP IN NEW YORK
Broadway, between 38 and 39 sts
FOR THE MAN DOWNTOWN
Nassau st, near Fulton st
Cortlandt st, just East of Church st
FOR BROOKLYN MEN—348 Fulton st
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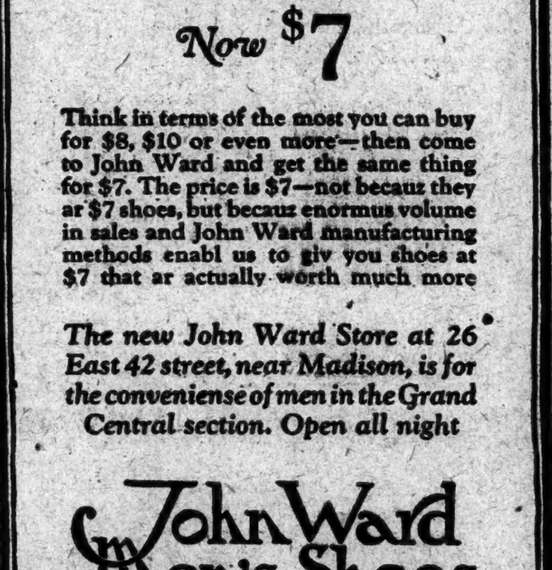

"Yes, there's style in underwear"

You'll agree to that when you've worn Allen A. Like well-tailored clothes it holds its shape. Never gaps or bulges. That's because it's spring needle knit and tailored with the care that has made Allen A famous.

It's the usual choice of men who dress for their own satisfaction as much as for outward appearances.

Grey Random of fine wearing quality, $1.95	Swiss Rib with colored stripes, Pink or Blue, $4.00	Fine Mercerized Lisle in White or Flesh color, $3.00

Brill Brothers
BROADWAY at 49th STREET
279 Broadway 47 Cortlandt St.

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READY-TO-PUT-ON
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For Boys 5 to 10 yrs old

The little chaps never look quite so engaging as in a vestee suit. There's something about its carefree style which is especially becoming to those eager boyish faces. We are featuring these suits in smart autumn shades of lovat and in a strikingly handsome navy blue. These are several different models, all skilfully tailored of fine serviceable woolens. The price is $18.50. Other vestee suits, $13.30, $16.50 and $20. To be found on the 3rd floor, near our special Boys' barber shop.

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SAVE 30%
GUARANTEED:
TUNGSTEN LAMPS 10-15-25-40 & 50 watt..... 21¢ ea.
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Warren-Nash leads New York in Used Car Value